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**EIGHTY-FIRST
ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



**To His Excellency
ROY ROMER
The Governor to the State
of
Colorado**

**For the period from January 1, 1990
to December 31, 1990**

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STATE OF COLORADO

Department of Regulatory Agencies

Steven V. Berson
Executive Director



Roy Romer
Governor

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

December 31, 1990

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial banks in compliance with the provisions of section 11-2-110, C.R.S., as amended. The report also includes a Report of Condition for state chartered industrial banks and state chartered trust companies.

The 168 state chartered commercial banks reported total deposits of \$4,832,893,000 and total assets of \$5,389,794,000, as of December 31, 1990. Assets increased by 7.6 percent over those reported in 1989. At the end of 1989, there were 164 state chartered commercial banks with total assets of \$5,008,115,000 and total deposits of \$4,500,323,000.

The 23 state chartered industrial banks reported total deposits of \$223,387,000 and total assets of \$351,725,000 as of December 31, 1990. Assets decreased 13.7 percent since 1989 at which time the 33 state chartered industrial banks reported total assets of \$407,502,000. At year end 1989 the industrial bank's deposits totaled \$223,387,000.

Colorado has eight state chartered trust companies which reported total assets of \$515,456,000 and total deposits of \$454,586,000 as of December 31, 1990. Assets decreased 25.7 percent since 1989 at which time the five state chartered trust companies reported total assets of \$694,572,000. Prior to 1989 state chartered trust companies did not accept deposits.

Also included in this report are all rules which were adopted by the Colorado State Banking Board during 1990 and the dollar amount and geographic distribution of Colorado loans outstanding by banks conducting business in Colorado. The outstanding loans are reported in accordance with section 11-7-112, C.R.S., as amended.

Sincerely,

Barbara M.A. Walker
State Bank Commissioner

THE YEARS OF TRANSITION

On January 9, 1991, the Colorado Division of Banking (the Division") received professional accreditation from the National Conference of State Bank Supervisors ("CSBS"). Professional accreditation from that national organization has been achieved by only 20 other states. CSBS accreditation marked a major milestone for the Division. In May of 1988, the Division received a critical performance audit recommending 68 needed improvements. Six task forces reviewed the Division's operations and developed a comprehensive improvement plan. During 1990, the final policies and controls were implemented, which enabled the Division to achieve national recognition as a well-run bank regulatory organization within three years following the audit.

During 1990, the Division continued toward its goal of full automation. The examination process was completely automated. Off-site monitoring has been expanded. Federal bank regulations and updated may now be researched by staff on the Division's library computer, utilizing a compact disk rather than numerous volumes of looseleaf legal service binders. Ongoing efforts to automate the Division will improve bank regulatory oversight while lowering the associated costs to the industry.

During 1990, a new specialty examination program, testing state bank compliance with the Uniform Consumer Credit Code, was developed. Existing specialty exam programs for trust compliance and public deposit protection were expanded.

A comprehensive employee training policy was implemented during 1990 to bring current employee regulatory and computer skills up-to-date. Individual training plans, tailored to each employee's needs, were developed. All employees received substantial amounts of training this year.

While the Division's primary goal, obtaining professional accreditation, has been accomplished, efforts to improve automation, bank supervisory procedures, and the overall efficiency of the organization present ongoing challenges for Division management and staff.

COLORADO STATE BANKING BOARD

J. Robert Young
Chairman

Charles L. Casteel
Term Expires July 1, 1991

Walter C. Emery
Term Expires July 1, 1991

Salvador Gomez
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1993

Jerald Starks
Term Expires July 1, 1993

Sandra J. Herzog
Term Expires July 1, 1993

Mary L. Mohr
Term Expires July 1, 1993

Legal Counsel

Barbara M.A. Walker
Eugene Cavaliere
First Assistant Attorney Generals

DIVISION OF BANKING

Ralph E. Mires
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

Louise A. Fish
Chief Supervising Examiner

Kenneth R. Ehrich JD Chatman Lee B. Woodbury
Supervising Examiners

E. Earl Penwell
Problem Bank Supervision
Financial Institutions Examiner II

Robert Kissel
Leonard A. Reish
EDP Auditor II

Morris Augusta	Ronald R. Roberts
Walter Epting	Thomas E. Rockwell
Milad G. Fam	Raymond Schorn
Daniel A. Gloekler	Robert L. Smith
David Gruber	Richard W. Thomason
Victor A. Hangar	G. John Uebelhoer
R. Charles Krieger	John Wood
Michael R. Mitchell	Richard D. Woodward
Financial Institutions Examiners	

ADMINISTRATIVE SECTION

Gina Simpson Senior Word Processor Operator	Sue C. Johnston Senior Secretary to Board and Commissioner
Jack Rhoads Accounting Technician II	Jan Bostwick Word Processor B
Gloria Montez Word Processor B	Peter Walker Administrative Clerk

PDPA COMPLIANCE

Cynthia Chamberlin Unit Chief	Randy Garrouette Trust
Virginia Greenwalt-Belmain Trust	David C. Webb Compliance
Margaret Chalmers PDPA	Linda Hunter Sr. Administrative Clerk
Vivian Morren Administrative Clerk	

LOANS OUTSTANDING BY COLORADO BANKS
AS OF JUNE 30, 1990 (000 OMITTED)

This information is submitted in compliance with Section 11-7-112, Colorado Revised Statutes. A loan is outstanding in a geographical area if the address of the borrower is in that area. A loan is outstanding in Colorado if the address of one or more of the borrowers or a substantial portion of the collateral is located in Colorado. Loans exclude federal funds and amounts outstanding on bank credit or debit cards.

	<u>Loans Outstanding</u>	<u>Percent of Total Loans Outstanding</u>
Total Dollar Amount of Loans Outstanding	\$13,944,573	100%
Total Dollar Amount of Loans Outstanding in Colorado	12,596,703	90.4%
Total Dollar Amount of Loans Outstanding in Adjacent States (Kansas, Nebraska, Wyoming, Utah, Arizona, New Mexico, Oklahoma)	326,988	2.3%
Total Dollar Amount of Loans Outstanding in Remaining States and Territories of United States	978,094	7%
Total Dollar Amount of Loans Outstanding in Countries or Territories Outside of United States	42,778	.3%

NEW COMMERCIAL BANK CHARTERS APPROVED AND ISSUED

<u>Charter #</u>	<u>Name, Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided Profits</u>
0632	First Security Bank of Windsor	110,000	2,090,000	2,770,000
0633	Vestra Bank of Boulder	825,000	1,482,000	7,000
0634	Vestra Bank of Denver	450,000	987,000	-234,000
0635	Glenwood Independent Bank	300,000	200,000	110,000
0636	KeyBank	500,000	100,000	151,000
0637	OMNIBANK Denver	750,000	1,017,000	72,000
0638	Alpine Bank Clifton	0	900,000	87,000
0639	OMNIBANK University Hills	750,000	763,000	886,000
0640	OMNIBANK Arapahoe	500,000	500,000	357,000
0641	OMNIBANK Parker Road	500,000	506,000	1,254,000

COMMERCIAL BANK CLOSURES

Date Closed

Bank Name and Location

Charter #

NO CLOSURES

COMMERCIAL BANK MERGERS

NO MERGERS

COMMERCIAL BANK CONVERSIONS

Date

Name Converted To

Charter #

NO CONVERSIONS

RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO THE PUBLIC DEPOSIT PROTECTION ACT

PDP-1 Capital standards for eligible public depositories
[11-10.5-106(2)(b)] For purposes of the Public Deposit Protection Act, a bank meeting adequate capital standards will maintain capital ratios as follows:

- A. An eligible public depository must have and maintain a minimum level of total capital to total assets in excess of 3%. When that ratio falls to 3% or below, the eligible public depository shall submit a plan and timeframe for eliminating its public deposits. The plan will be approved as submitted or modified by the Banking Board on a case-by-case basis.
- B. If an eligible public depository's minimum level of total capital to total assets is less than 6%, but greater than 3%, that eligible public depository shall adopt a written capital improvement plan that is acceptable to the Banking Board, and be able to meet the risk-based collateral requirements in Banking Board Rule PDP-5.
- C. Higher than minimum capital ratios may be required for an individual eligible public depository when the Banking Board determines that the bank's capital is, or may become, inadequate. For example, higher capital ratios may be appropriate for:
 - 1. A newly chartered bank;
 - 2. A bank receiving special supervisory attention;
 - 3. A bank which has, or is expected to have, losses resulting in capital inadequacy;
 - 4. A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
 - 5. A bank that is growing rapidly, either internally or through acquisitions; or
 - 6. A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
- D. An eligible public depository's capital is inadequate if it does not meet the provisions of this rule.

PDP-2 Revocation, suspension, or restriction of designation and certification as an eligible public depository.
[11-10.5-106(3)(b)(I)] A bank's designation and certification as an eligible public depository may be revoked, suspended, or placed under restriction for any one of the following:

- A. Failure to maintain adequate capital standards.

- B. Failure to provide information requested by any employee of the Division of Banking for purposes of monitoring the safety of public deposits.
- C. Failure to meet reporting requirements established under the Public Deposit Protection Act or PDPA Banking Board Rules, Policies, Procedures, or Orders.
- D. Failure to comply with any other provision of the Public Deposit Protection Act, PDPA Banking Board Rules, Policies, Procedures, or Orders.

PDP-3 List of approved eligible collateral instruments and obligations
[11-10.5-107(1)] For purposes of the Public Deposit Protection Act and these rules, the following are approved as eligible collateral:

- A.
 - 1. U.S. Treasury Bills, owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 2. U.S. Treasury Notes, owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 3. U.S. Treasury Bonds, owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 4. Farm Credit Systemwide bonds (FCSB), owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 5. Farm Credit Systemwide discount notes, owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 6. Federal Home Loan Bank bonds (FHLB), owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 7. Federal Home Loan Bank discount notes (FHBN), owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 8. Federal National Mortgage Association bonds (FNMA), owned directly or in conjunction with a repurchase agreement if the term of the agreement does not exceed seven days.
 - 9. Federal National Mortgage Association discount notes (FNBN), owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 10. Federal National Mortgage Association mortgage - backed pass-through certificates, excluding floating rate issues.
 - 11. Federal National Mortgage Association (Federal Reserve book-entry) collateralized mortgage obligations (CMO), first tranche only. (effective date: July 1, 1991)
 - 12. Federal Home Loan Mortgage Corporation discount notes (FHMCN), owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 - 13. Federal Home Loan Mortgage Corporation mortgage - backed participation certificates (FMPC), excluding floating rate issues.
 - 14. Federal Home Loan Mortgage Corporation (Federal Reserve book - entry) collateralized mortgage obligations (CMO), first tranche only. (effective date: July 1, 1991)

15. Government National Mortgage Association pass-through securities (GNMA), owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 16. Government National Mortgage Association mortgage - backed participation certificates.
 17. Government National Mortgage Association mortgage - backed bonds, owned directly or in conjunction with a repurchase agreement, if the term of the agreement does not exceed seven days.
 18. Student Loan Marketing Association bonds (SLBD).
 19. Student Loan Marketing Association discount notes (SLDN).
 20. Small Business Administration (SBA) bonds.
 21. African Development Bank (AFDB) bonds.
 22. International Bank for Reconstruction and Development bonds (WBBD).
 23. Inter - American Development Bank Bonds (IADB).
 24. Any other obligation which has been approved by the Banking Board as eligible collateral, and which obligation's market value can be satisfactorily determined through resources available to the Division of Banking staff.
 25. Certificates for sale in the secondary market which represent undivided interests in pools composed of Farmers Home Administration and Small Business Administration loans, if either the Farmers Home Administration or Small Business Administration have unconditionally guaranteed payment of all amounts due to be paid to the owner of the certificate, and additionally, portions of loans guaranteed by either the Farmers Home Administration or Small Business Administration, provided that one of those agencies has unconditionally guaranteed payment of all amounts due under the guaranteed portion of the loan, and the loan portions are certified for sale in the secondary market.
 26. Irrevocable and unconditional standby letters of credit issued by The Federal Home Loan Bank of Topeka, provided that: (1) the letter of credit is in the standard format approved by the Division of Banking, (2) The Colorado Division of Banking is designated as the beneficiary of the letter of credit, (3) securities issued by The Federal Home Loan Bank of Topeka remain triple A rated by either Moody's or Standard & Poor's, and (4) no more than 50% of an eligible public depository's pledged collateral portfolio consists of letters of credit.
- B.
1. Obligations of the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
 2. Obligations of any county located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
 3. Obligations of any city and county located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.

4. Obligations of any municipality located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
 5. Obligations of any special district located in the state of Colorado including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
 6. Obligations of any school district located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
 7. Obligations of any authority located in the state of Colorado, including anticipation warrants, general obligations, and obligations the interest and principal of which are secured by deposit in escrow of an amount of obligations of the United States or any agency thereof sufficient to secure payment.
 8. Revenue bonds issued by the state of Colorado.
 9. Revenue bonds issued by any agency of the state of Colorado.
 10. Revenue bonds and special improvement district bonds issued by any county located in the state of Colorado.
 11. Revenue bonds and special improvement district bonds issued by any city and county located in the state of Colorado.
 12. Revenue bonds and special improvement district bonds issued by any municipality located in the state of Colorado.
 13. Revenue bonds and special improvement district bonds issued by any school district located in the state of Colorado.
 14. Revenue bonds and special improvement district bonds issued by any special district located in the state of Colorado.
 15. Revenue bonds and special improvement district bonds issued by any other authority located in the state of Colorado.
 16. Obligations of any other state or of any political subdivision of another state, which obligations shall be readily convertible into cash and which obligations are rated at least "A" quality by one or more nationally - recognized organizations which regularly rate such obligations.
 17. Revenue bonds issued by any other state or any political subdivision of another state, except private activity bonds, which obligations shall be readily convertible into cash and which obligations are rated at least "AA" quality by one or more nationally - recognized organizations which regularly rate such obligations.
 18. Industrial development revenue bonds are specifically excluded from the eligible collateral list and may not be pledged.
- C. Promissory notes secured by first lien mortgages or deeds of trust on 1-4 family residential real property (defined in Report of Condition instructions) situated in this state, if such notes are not in default in any respect and are wholly - owned by the eligible public depository.

- D. Commercial paper rated at least "A1" or "P1" in quality by one or more nationally - recognized organizations which regularly rate such obligations.
- E. Acceptances of banks and negotiable certificates of deposit of banks chartered in the United States if, at the time the security is purchased, the issuing bank or its parent holding company has obtained a long-term deposit or debt rating of at least "A" in quality by one or more nationally-recognized organizations which regularly rate such obligations, but any investment in acceptances of banks or negotiable certificates of deposit shall be limited to that issued by financial institutions organized and operating within the United States, and having a net worth in excess of two hundred fifty million dollars at the time the security is purchased.
- F. Money market funds, the portfolios of which consist entirely of United States Government-issued or United States Government Agency-issued short-term securities with maximum maturities of one year and a dollar-weighted averaged maturity of not more than one hundred twenty days, and which funds will agree to provide negotiable certificates of share ownership, or other documentation required by the Colorado Division of Banking to evidence the Division's security interest in the pledged money market fund shares.
- G. Eligible collateral obligations or instruments shall not be in default in any respect.
- H. If the nationally-recognized organization's rating of a previously pledged instrument results in that instrument's no longer being safe, liquid, or sound, the instrument shall no longer be deemed eligible collateral.

PDP-4 Standards for establishing current market value of eligible collateral. [11-10.5-107(1)(c)]

- A. Market value of the obligations and instruments approved as eligible collateral under PDP-3(A), items 1,2,3,4,6,8,10,13,15,16,17, 18,20,21,22,23, and 24;PDP-3(F); and all items under PDP-3(B), shall be the last reported price at which a security was sold on an exchange, or for an inactively traded security, evaluators or other analysts acceptable to the Division of Banking may determine the market value.
- B. Market value of the obligations approved as eligible collateral under PDP-3(A), items 11 and 14 shall be 75% of the market value determined by evaluators or other analysts acceptable to the Division of Banking.
- C. Market value of the obligations approved as eligible collateral under PDP-3(C) shall be 65% of the current principal balance of the note.
- D. Market value of the obligations approved as eligible collateral under PDP-3(D) and PDP 3(A)(25) shall be 85% of the par value of the obligation.
- E. Market value of the obligations approved as eligible collateral under PDP-3(E) shall be 95% of the par value of the obligation.
- F. Market value of the obligations approved as eligible collateral under PDP-3(A), items 5,7,9,12, and 19, shall be 90% of the par value of the obligation.
- G. Market value of the letters of credit approved as eligible collateral under PDP-3(A), item 26, shall be 100% of the face value of the letter of credit.

Criteria and procedures for reducing/removing uninsured public deposits from a bank, or increasing collateral requirements, if the eligible public depository fails to comply with minimum capital standards. [11-10.5-107(4)(a)] [11-10.5-107(4)(b)]

- A. Each eligible public depository (hereinafter "depository") is required to pledge the following amounts of eligible collateral:
1. If the total capital to total asset ratio of a depository is equal to or exceeds 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 102% of the aggregate of uninsured public deposits held by it.
 2. If the total capital to total asset ratio of a depository is less than 6% but greater than, or equal to 5.5%, the depository shall pledge eligible collateral having a market value at all times in excess of 120% of the aggregate of uninsured public deposits held by it.
 3. If the total capital to total asset ratio of a depository is less than 5.5% but greater than or equal to 5%, the depository shall pledge eligible collateral having a market value at all times in excess of 140% of the aggregate of uninsured public deposits held by it.
 4. If the total capital to total asset ratio of a depository is less than 5%, the depository shall pledge eligible collateral having a market value at all times in excess of 160% of the aggregate of uninsured public deposits held by it.
 5. If a depository's total capital to total asset ratio is less than 4%, said depository shall not accept any additional uninsured public deposits or renew any uninsured public deposits beyond the original maturity dates.
 6. If a depository's total capital to total asset ratio is 3% or below 3%, said depository shall eliminate all public deposits in an orderly manner, under a plan and timeframe approved by the Banking Board.
- B. Compliance with this rule shall be the responsibility of each depository regardless of the frequency or form of the reports required by the Banking Board.

Requirements for holding pledged collateral in escrow under the Public Deposit Protection Act. [11-10.5-108(1)(a)] and [11-10.5-108(1)(b)] Any federal reserve bank, or any branch thereof, any depository trust company, or any bank acting as custodian of eligible collateral, which bank or company has been approved by the State Banking Board as an authorized escrow bank, must meet the requirements of 11-10.5-108(1)(a) and must agree, in writing, on a form provided by the State Division of Banking, to comply with the following:

- A. The Public Deposit Protection Act, and all PDPA Banking Board Rules, Policies, Procedures, and Orders;
8. The Banking Board's safekeeping procedures for the handling and documentation of pledged collateral. (This includes, but is not limited to, issuing Joint Custody Receipts or other documentation required by the Division of Banking to evidence the Banking Board's security interest in the pledged collateral.)
- C. Provide any information requested by the Banking Board, or any employee of the State Division of Banking, to verify the safety and adequacy of collateral pledged under the Act;

- D. Allow State Bank Examiners to conduct on-site examinations to determine compliance with the Act and corresponding Banking Board Rules, Policies, Procedures, and Orders, and
- E. Eligible public depositories must apply to the Banking Board for approval to hold collateral securing the same eligible public depository's uninsured public deposits in that depository's trust department. The Banking Board will consider the following, as well as other criteria, in its decision to approve or reject an application:
 - 1. total capital to total asset ratio of the eligible public depository;
 - 2. the eligible public depository's overall composite rating, if available;
 - 3. the trust department rating;
 - 4. whether the trust department exercises full-service trust powers.
- F. If an eligible public depository has been approved by the Banking Board to hold eligible collateral pledged to secure the same eligible public depository's uninsured public deposits in its own trust department, the collateral must be held pursuant to the provisions of a formal trust agreement between the eligible public depository and the trust department, acting in its fiduciary capacity.

PDP-7 Reporting Requirements. [11-10.5-109(1)]

- A. On, or before, the tenth day of each month, each eligible public depository shall list for the Banking Board on the Monthly Public Depository Liability Report:
 - 1. all public deposit account titles (full, complete titles),
 - 2. each public deposit account's dollar amount as of the last business day of the previous month, or as of the day during the previous month on which the bank experienced its highest single day's aggregate total of uninsured public deposits,
 - 3. the dollar amount of each account that is not insured by the FDIC,
 - 4. the official custodian for each account or the identification number assigned to the account by the Banking Board pursuant to C.R.S. 11-10.5-111(3),
 - 5. the aggregate total of all public deposits held on the day upon which the above-required listing was based, and
 - 6. the aggregate market value of the eligible collateral pledged to secure public deposits on the day upon which the above-required listing was based.
- B. On the same Monthly Public Depository Liability Report, each eligible public depository shall report to the Banking Board the bank's highest single day's aggregate total of uninsured public deposits during the previous month and the date on which the bank experienced that highest single day's aggregate total of uninsured public deposits; or, at its option, an eligible public depository may identify each public deposit account's highest uninsured balance during the previous month, and report to the Banking Board the aggregate total of those uninsured amounts.

- C. A sworn, and notarized, statement shall accompany the Monthly Public Depository Liability Report, certifying that the report is true and correct and that at the close of each business day during the previous month, the eligible public depository had sufficient collateral pledged to secure all uninsured public deposits in accordance with the collateralization levels required under the Public Deposit Protection Act and the Banking Board's Rule PDP-5.
- D. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each loan pledged by the eligible public depository as eligible collateral:
1. loan identification number
 2. name of borrower
 3. current principal balance
 4. current interest rate
 5. maturity date of loan
 6. original dollar amount of the loan
 7. date last payment was received
 8. date next payment is due.
- E. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each mortgage-backed pool security pledged as eligible collateral:
1. description of security
 2. Joint Custody Receipt Number
 3. current principal balance of mortgage pool
 4. CUSIP number of security
- F. Thirty days following the end of each fiscal quarter, each eligible public depository must submit a copy of its quarterly call report to the Banking Board, in care of the Colorado Division of Banking.

PDP-8A Directors' Examination of Public Deposits. [11-10.5-109(2)]

- A. Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations of Public Deposits.

Persons approved by the Banking Board to conduct directors' examinations under C.R.S. 11-3-115(3)(b) are also automatically approved to conduct directors' examinations of public deposits.

- B. Scope of Public Deposit Directors' Examinations.

In addition to the requirements of C.R.S. 11-10.5-109(2), directors' examinations of public deposits shall also include the following:

1. The bank's total capital to total asset ratio.
2. Verification that the bank has an Eligible Public Depository Certificate issued by the Banking Board September 1, 1989, or thereafter.
3. A review of the eligible public depository's trial balance reports or other records identifying all deposit accounts held by the bank, to discover any public deposit accounts not previously identified as "public" or reported to the Division of Banking on the Monthly Public Depository Liability Report.

4. List of which escrow agents hold the pledged collateral.
5. Verification that each piece of pledged collateral is of a type approved by the Banking Board as eligible collateral. See PDP-3 for eligible collateral list.
6. Verification that the eligible public depository is reporting monthly to the Division of Banking the current principal balance of each real estate loan and mortgage-backed pool security pledged as collateral under the PDPA.
7. Review of the bank's procedures and workpapers for calculating uninsured public deposits and verifying that sufficient collateral is pledged to protect those uninsured deposits at the minimum required level under Banking Board Rule PDP-5. Acknowledgement that the bank has been pledging sufficient amounts of collateral.
8. Verification that the last directors' examination of public deposits was performed within 15 months of the current exam.
9. Review of all collateral pledged under The Public Deposit Protection Act to identify any piece of pledged collateral which has been reported to be in jeopardy of default or any piece of pledged collateral that has been adversely classified by any regulatory agency examiner.

C. Report to be Filed With the Colorado Division of Banking.

A copy of a report addressing, at a minimum, the items under C.R.S. 11-10.5-109(2) and Rule PDP-8A(B) must be filed with the Colorado Division of Banking within 60 days following the date of the directors' examination of public deposits.

PDP-9 Assessments and fees. [11-10.5-106(3)(a)(III)]; [11-10.5-109(4)]; and [11-10.5-112(2)]

A. Assessments

1. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of eligible public depositories, each eligible public depository shall be assessed annually, as of June 30.
2. On June 30 of each year each eligible public depository shall be subject to the full assessment without proration for any reason.
3. Assessments for all eligible public depositories shall be calculated according to the proportion of aggregate public deposits that each depository holds in relation to the total of all aggregate public deposits held by all eligible public depositories for each annual period for which they were eligible public depositories. Assessments may also be based on other factors as determined by the Banking Board, consistently applied.

B. Fees

1. The Banking Board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
2. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

C. Payment of Assessments and Fees.

1. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."
2. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the eligible public depository.
3. All other fees shall be paid at the time the service is rendered. Service relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

PDP-10 Effective date of Banking Board PDPA Rules.

- A. Rule PDP-3(A), subsections (11) and (14) become effective July 1, 1991.
- B. Rule PDP-3(F) will become effective July 1, 1990.
- C. All PDP rules, except those listed above, will become effective April 2, 1990.

Scope of Directors' Examinations [11-3-115(3)(b)]

A. Definitions

For purposes of this regulation the term reviewer shall mean such public accountant or other independent person(s) as determined by the Banking Board.

B. Examination Scope

For the purposes of C.R.S. 11-3-115(3)(b) a state bank (institution) at a minimum shall perform annually the procedures as set forth in Appendix A as the scope of a directors' examination. The recommended procedures are intended to address the high risk areas common to all financial institutions. However, each institution must review its own particular business and determine if additional procedures are required to cover other high risk areas. The reviewer should be informed of and permitted access to all examination reports, administrative orders, and any additional communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal regulatory agency. The reviewer should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

C. Extent of Testing

Where the procedures set forth in Appendix A require testing or determinations to be made, sampling may be used. Both judgmental and statistical sampling may be acceptable methods of selecting samples to test. Sample sizes should be consistent with generally accepted auditing standards or as agreed upon by the reviewer and the institution client. In any event, the sampling method and extent of testing, including sample size(s) used, should be disclosed in the directors' examination report.

D. Reports to be Filed with the Division of Banking

After the completion of the procedures or agreed-upon procedures set forth in Appendix A, the independent reviewer should evaluate the results of his/her work and promptly prepare and submit a report addressed to the board of directors of the institution. This report should detail the findings and suggestions resulting from performance of these procedures. Independent reviewers should include in their report, as a minimum:

- (1) Financial statements (balance sheet and statement of earnings as of the examination date);
- (2) The accounts or items on which the procedures were applied;
- (3) The sampling methods used;
- (4) The procedures and agreed-upon extent of testing performed;
- (5) The accounting basis either generally accepted accounting principles (GAAP) or regulatory required accounting on which the accounts or items being

audited are reported;

(6) The reviewer's findings; and

(7) The date as of which the procedures were performed.

The reviewer should sign and date the report, which should also disclose the reviewer's business address.

The institution must send a copy of this report, the engagement letter, and any management letter or similar letter of recommendations to the Division of Banking and the appropriate federal regulators within 30 days after its receipt, but no later than 150 days after the date of examination. In addition, each institution should promptly notify the Division of Banking when any reviewer is engaged to perform a directors' examination and when a change in its reviewer occurs.

E. References

Generally acceptable accounting principles are issued by the Financial Accounting Standard Board which is a arm of the Financial Accounting Foundation, an independently chartered institution.

Section 23A of the Federal Reserve Act, also known as 12 USC 371c, is a law enacted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

Regulation O of the Board of Governors of the Federal Reserve System, also known as 12 CFR 215, is a regulation enacted by the Federal Reserve Board under the authority granted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

This rule does not include amendments to or editions of the referenced materials later than the effective date of the rule, October 24, 1990.

For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, CO 80204, (303) 620-4358.

Appendix A Emergency Rule CB-17

For the purposes of C.R.S. 11-3-115(3)(b) a state bank (institution), at a minimum, shall have the following procedures performed annually.

A. LOANS

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
 - a. General fields of lending in which the institution will engage and the types of loans within each field;
 - b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
 - c. Limitations on the maximum volume of each type of loan product in relation to total assets;
 - d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;
 - e. Lending authority of the loan or executive committee (if such a committee exists);

- f. Adherence to legal limits;
 - g. Types of secured and unsecured loans which will be granted;
 - h. Circumstances under which extensions or renewals of loans are granted.
 - i. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
 - j. Documentation required by the institution for each type of secured and unsecured loans;
 - k. Limitations on the amount advanced in relation to the value of various types of collateral;
 - l. Limitations on the extension of credit through overdrafts;
 - m. Level or amount of loans granted in specific industries or specific geography locations;
 - n. Guidelines for participations purchased and/or sold;
 - o. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
 - p. Guidelines for loan review procedures by institution personnel including:
 - i. An identification or grouping of loans that warrant the special attention of management;
 - ii. For each loan identified, a statement or indication of the reason(s) why the particular loan merits special attention; and
 - iii. A mechanism for reporting periodically to the board on the status of each loan identified and the action(s) taken by management.
 - q. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
 - r. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.); and
 - t. Guidelines for in-substance foreclosures.
2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.
 3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.
 4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).
 5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).
 6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.

7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.
8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and conditions between the lead institution and participants are specified, including:
 - a. Which party is paid first;
 - b. What happens in the event of default;
 - c. How set-offs received by either institution are to be treated;
 - d. How collection expenses are to be divided; and
 - e. Who is responsible to collect the note in the event of default
9. Confirm sample of participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the institution's records.
10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.
11. Confirm a sample of all loans within each major category. Include past due and nonaccrual loans in the verification process.
12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institutions insiders or their related interests.
13. From reports to the board on the status of loans identified as warranting special attention, review the disposition of a sample of loans no longer appearing on these reports.
14. Test loan interest income and accrued interest by:
 - a. Determining the institutions method of calculating and recording interest accruals;
 - b. Obtaining trial balances of accrued interest;
 - c. Testing the reconciliation of the trial balances to the general ledger;
 - d. Determining that interest accruals are not made on nonaccrual loans;
 - e. Selecting sample items from each major category of loans
 - i. Determining the stated interest rate and appropriate treatment of origination fees and costs,
 - ii. Testing receipt of payments and correctness of entries to applicable general ledger accounts.
 - iii. Calculating accrued interest and comparing it to the trial balance, and
 - iv. Reviewing recorded book value for appropriate accretion of discount (net origination fees) and amortization of premium (net origination costs); and
 - f. Performing an analytical review of yields on each major category of loans for reasonableness.

B. ALLOWANCE FOR LOAN LOSSES

1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the board of directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.
2. Review the institution's computation of the amount needed in the allowance for loan losses as of the end of the most recent quarter. Documentation should include consideration of the following matters:
 - a. General, local, national, and international (if applicable) economic conditions;
 - b. Trends in loan growth and depth of lending staff with expertise in these areas;
 - c. Concentrations of loans (e.g., by type, borrower, geographic area, and sector of the economy);
 - d. The extent of renewals and extensions to keep loans current;
 - e. The collectibility of nonaccrual loans;
 - f. Trends in the level of delinquent and classified loans compared with previous loan loss and recovery experience;
 - g. Results of regulatory examinations; and
 - h. The collectibility of specific loans on the "watch list" taking into account borrower financial status, collateral type and value, payment history, and potential permanent impairment.

C. SECURITIES

1. Review the investment policies and procedures established by the institution's board of directors (BOD). Review the BOD (or investment committee) minutes for evidence that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
 - a. Investment objectives, including use of "held for sale" and trading activities;
 - b. Permissible types of investments;
 - c. Diversification guidelines to prevent undue concentration;
 - d. Maturity schedules;
 - e. Limitation on quality ratings;
 - f. Hedging activities and other uses of futures, forwards, options, and other financial instruments;
 - g. Handling exceptions to standard policies;
 - h. Valuation procedures and frequency;
 - i. Limitations on the investment authority of officers; and
 - j. Frequency of periodic reports to the BOD on securities holdings.
2. Test the investment procedures and ascertain whether information reported to the BOD (or investment committee) for securities transactions is in agreement with the supporting data by comparing the following information on such reports to the trade tickets for a sample of items (including futures, forwards, and options):
 - a. Descriptions
 - b. Interest rate
 - c. Maturity
 - d. Par value, or number of shares
 - e. Cost
 - f. Market value on date of transaction (if different than cost)
3. Using the same sample items, analyze the securities register for accuracy and confirm the existence of the sample items by examining securities physically held in the institution and confirming the safekeeping of those securities held by others.

4. Balance investment subledger(s) or reconcile computer-generated trial balances with the general ledger control accounts for each type of security .
5. Review policies and procedures for controls which are designed to ensure that unauthorized transactions do not occur. Ascertain through reading of policies, procedures, and BOD minutes whether investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and whether there are limitations or restrictions on delegated responsibilities.
6. Obtain a schedule of the book, par, and market values of securities as well as their rating classifications. Test the accuracy of the market values of a sample of securities and compare the ratings listed to see that they correspond with those of the rating agencies. Review the institution's documentation on any permanent declines in value that have occurred among the sample of securities to determine that any recorded declines in market value are appropriately computed. Examine the institution's computation of the allowance account for securities, if any, for proper presentation and adequacy.
7. Test securities income and accrued interest by:
 - a. Determining the institution's method of calculating and recording interest accruals;
 - b. Obtaining trial balances of accrued interest;
 - c. Testing the reconciliation of the trial balances to the general ledger;
 - d. Determining that interest accruals are not made on defaulted issues;
 - e. Selecting items from each type of investment and money market holdings:
 - i. Determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
 - ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts.
 - iii. Calculating accrued interest and comparing it to the trial balance,
 - iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium; and
 - f. Performing an analytical review of yields on each type of investment and money market holdings for reasonableness.
8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. (If there is frequent trading in an investment account, such activity may be inconsistent with the notion that the institution has the intent and ability to hold securities to maturity.) Test gains and losses on disposal of investment securities by sampling sales transactions and:
 - a. Determining sales prices by examining invoices or brokers' advices;
 - b. Checking for the use of trade date accounting and the computation of book value on trade date;
 - c. Determining that the general ledger has been properly relieved on the investment, accrued interest, premium, discount and other related accounts;
 - d. Recomputing the gain or loss and compare to the amount recorded in the general ledger; and

- e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

D. INSIDER TRANSACTIONS

NOTE: For purposes of this section of the procedures, insiders include all affiliates of the institution (including its parent holding company) and all subsidiaries of the institution, as those terms are defined in section 23A of the Federal Reserve Act, as well as the institution's executive officers, directors, principal shareholders, and their related interests, as those terms are defined in section 215.2 of Federal Reserve Regulation O.

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the institution and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on extensions of credit comply with the requirements of Federal Reserve Regulation O.
2. Obtain an institution-prepared list of insiders, including any business relationships they may have other than as nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders that are outstanding as of the audit date or that have occurred since the prior year's external auditing procedures were performed. Compare these lists to those prepared for the prior year's external auditing program to test for completeness.
3. Review the board of directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that a sample of extensions of credit to and transactions with insiders were:
 - a. In compliance with institution policy for similar transactions and were at prevailing rates and terms at that time;
 - b. Subjected to the institution's normal underwriting criteria and deemed by the institution to involve no more than a normal degree of risk or present no other unfavorable features;
 - c. Approved by the board of directors in advance with the interested party abstaining from voting; and
 - d. Within the aggregate lending limits imposed by Regulation O or other legal limits.
4. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test a sample of the actual expense account records for compliance with these policies and procedures.

E. INTERNAL CONTROLS - GENERAL ACCOUNTING AND ADMINISTRATIVE CONTROLS

1. Review the board of directors' minutes to verify that account reconciliation policies have been established and approved and are reviewed periodically by the BOD. Determine that management has implemented appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.

2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
3. Confirm a sample of deposits in each of the various types of deposit accounts maintained by the institution. Inquire about controls over dormant deposit accounts.
4. Test to determine that reconciliations are prepared for all significant asset and liability accounts and their related accrued interest accounts, if any, such as "due from" accounts; demand deposits; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Review reconciliations for:
 - a. Timeliness and frequency;
 - b. Accuracy and completeness; and
 - c. Review by appropriate personnel with no conflicting duties.
5. Compare a sample of balances per reconciliations to the general ledger and supporting trial balances.
6. Examine detail and aging of a sample of reconciling items from those accounts whose reconciliations have been tested and reviewed and a sample of items in suspense, clearing, and work-in-process accounts by:
 - a. Testing aging;
 - b. Determining whether items are followed up on and appropriately resolved on a timely bases; and
 - c. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

Review a sample of charged-off reconciling and suspense items for proper authorization.

7. Verify through inquiry and observation that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments. Review the institution's procedures for monitoring the extent of its credit exposure from such activities to determine whether probable or reasonably possible losses exist.

F. INTERNAL CONTROLS - ELECTRONIC DATA PROCESSING CONTROLS

1. Read the BOD's minutes to determine whether the BOD has reviewed and approved the institution's electronic data processing (EDP) policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers (PCs) and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
 - a. The policies and procedures for either in-house processing or use of an outside service center should include:
 - i. A contingency plan for continuation of operations and recovery when power outages, natural disasters, or other threats could cause disruption and/or major damage to the institution's data processing support (including compatibility of servicer's plan with that of the institution);

- ii. Requirements for EDP-related insurance coverage which include the following provision:
 - (1) Extended blanket bond fidelity coverage to employees of the institution or servicer;
 - (2) Insurance on documents in transit, including cash letters; and
 - (3) Verification of the insurance coverage of the institution or service bureau and the courier service;
 - iii. Review of exception reports and adjusting entries approved by supervisors and/or officers;
 - iv. Controls for input preparation and control and output verification and distribution;
 - v. "Back-up" of all systems, including off-premises rotation of files and programs;
 - vi. Security to ensure integrity of data and system modifications; and
 - vii. Necessary detail to ensure an audit trail.
- b. When an outside service center is employed, the policies and procedures should address the following additional items:
- i. The requirement for a written contract for each automated application detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit;
 - ii. Review of each contract by legal counsel; and
 - iii. Review of each third party review of the service bureau, if any.
2. In the area of general EDP controls, determine through inquiry and observation that policies and procedures have been established for:
- a. Management and user involvement and approval of new or modified application programs;
 - b. Authorization, approval and testing of system software modifications;
 - c. The controls surrounding computer operations processing;
 - d. Restricted access to computer operations facilities and resources including:
 - i. Off-premises storage of master disks and PC disks;
 - ii. Security of the data center and institution's PCs; and
 - iii. Use and periodic changing of passwords.
3. With respect to EDP applications controls, inquire about and observe:
- a. The controls over:
 - i. Input submitted for processing,
 - ii. Processing transactions,
 - iii. Output,
 - iv. Applications on PCs, and
 - v. Telecommunications both between and within institution offices;
 - b. The security over unissued or blank supplies of potentially negotiable items; and
 - c. The control procedures on wire transfers including:
 - i. Authorizations and agreements with customers, including who may initiate transactions,
 - ii. Limits on transactions, and
 - iii. Call back procedures.

F. TRUST FUNCTION

1. Supervisory Review

- a. Determine the significant functions of the department including areas of responsibility within the department and the financial institution
- b. Review the institution's written policies to determine sufficient guidelines are established to meet fiduciary responsibilities and to comply with applicable laws. Policies should include:
 - i. Account acceptance
 - ii. Closed account review
 - iii. Investments
 - iv. Account review
 - v. Discretionary distributions
 - vi. Conflicts of interest
 - vii. Other as needed for scope of fiduciary activities
- c. Ascertain the qualifications of the staff and the board of directors giving consideration to the nature of the fiduciary responsibilities accepted.
- d. Determine if board policies are implemented and followed.

2. Accounting and Physical Controls

- a. Verify account assets. Include a confirmation from holders of assets retained outside the department.
- b. Determine that the assets are adequately safeguarded, and held separate from other assets of the institution.
- c. Verify that a vault record of assets under joint custody is maintained.
- d. Verify prompt ledger control of assets (including worthless assets), received as original and subsequent deposits of assets, including stock splits and dividends.
- e. Verify that fiduciary cash accounts are regularly and appropriately reconciled to demand deposit or money market account statements.
- f. Verify that internal balancing control procedures are performed each time account ledgers are posted.
- g. Verify that suspense or operating accounts are reconciled at least monthly, contain only appropriate items and are cleared in a timely manner.
- h. Reconcile or verify the proper reconciliation of each of the following to the department's general ledger at least quarterly:
 - i. Income cash
 - ii. Principal cash
 - iii. Invested income
 - iv. Invested principal
 - v. Each type of investment, such as stock, bonds, real estate loans and real estate
 - vi. Investments by issuer
- i. If applicable, verify reconciliements or reconcile outstanding bonds for bond trusteeships, or paying agent activities.
- j. Verify the accurate payment of dividends.

3. Activity Control

- a. Verify fees paid to the trust company.
- b. Verify proceeds from sales of assets to brokers' invoices, sellers' receipts, or other evidence of sales price.
- c. Verify payment for purchases of assets to brokers' invoices, sellers' receipts, or other evidence of purchase price.
- d. Verify accuracy of amounts and receipt of income from investments.

4. Compliance

- a. Verify that transactions between fiduciary accounts and directors, officers or employees of the institution, its holding company or other related entity do not constitute self-dealing. In general, self-dealing is considered to exist when the fiduciary uses or obtains the property held in a fiduciary capacity for his or her own benefit.
- b. Review fiduciary account holdings of the following items in light of self-dealing issues.
 - i. Stock, obligations, repurchase agreements, or deposit accounts with the institution, its affiliates or other related organizations in which there exists such an interest that might affect the best judgment of the institution.
 - ii. Obligations of directors, officers and employees of the institution, its holding company or affiliates or other entities with whom there exists a connection as might affect the exercise of the best judgment of the institution.
- c. Verify that all accounts for which the institution has investment responsibilities are reviewed in accordance with C.R.S. 11-3-115(4).
- d. Verify that cash receipts are promptly invested or distributed.
- e. Verified and reviewed the annual audit of each collective investment fund.

5. Administrative Review

- a. Complete administrative reviews of all major account types, including but not limited to, personal trusts, estates, corporate trusts, collective investment funds, pension trusts and profit sharing trusts. An acceptable administrative review would perform the following practices:
 - i. Determine that the original or authenticated copy of the governing instrument is on file;
 - ii. Determine that synoptic and history records are current, reliable and comprehensive;
 - iii. Determine that accounts are administered and invested in conformance with management policies, governing instruments, laws, regulations and sound fiduciary principles;
 - iv. Determine that the minutes of the board of directors and committee meetings document the review of trust company activities. Significant practices for the boards' review include the acceptance of new accounts, the closing of accounts and the review of discretionary payments of principal or income; and
 - v. Test the accuracy of account statements submitted to beneficiaries.

Emergency Rule CB-18

Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations (11-3-115(3)(b))

The following persons may qualify to be responsible for conducting a directors' examination of state chartered banks:

1. A Certified Public Accountant(s) who holds an active certificate under the laws of this state.

2. A qualified independent person(s) or firm whose credentials have been submitted to and approved by the Colorado State Banking Board to conduct such examinations. The Banking Board will take into consideration such things as past proven work of the person or firm, professional reputation, training and education, and capacity to perform the examination in a timely manner.
3. The Banking Board reserves the right to revoke any previously approved qualification for due cause.

CB101.22 Reports Among Bank Executive Officers and Directors

REPEALED

CB101.33 Commercial bank trust powers - reporting requirements. Any commercial bank with trust powers granted pursuant to the provisions of section 11-3-102, C.R.S. (1973), or section 11-3-117(2), C.R.S. (1973), shall submit to the Division a copy of the Annual Report of Trust Assets, prepared by the bank and filed with the Federal Deposit Insurance Corporation or the Federal Reserve Board.

CB101.34 Capital [11-3-103] The capital of a state bank shall consist of primary capital and secondary capital, the components of which are listed below:

A. Primary capital components consist of:

- 1) Equity capital
 - a. Common stock
 - b. Perpetual preferred stock
 - c. Capital surplus
 - d. Undivided profits
 - e. Contingency and other reserves
- 2) Valuation reserve for loans.
- 3) Minority interest in equity accounts in consolidated subsidiaries.
- 4) Mandatory convertible debt (see Appendix A for the criteria for mandatory convertible instruments to qualify as primary capital) may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.
- 5) Net worth certificates issued pursuant to 12 USC 1823(i).
- 6) The unamortized balance of agricultural loan losses deferred pursuant to 12 USC 1823(j), 1819, and other provisions of the Federal Deposit Insurance Act (12 USC 1811-31d).
- 7) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.

B. Secondary capital components (see Appendix A for conditions to be met):

- 1) Mandatory convertible debt (that amount which is not included in primary capital).
- 2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.

- C. "Total Capital" means the sum of primary capital and allowable secondary capital.
- D. This rule will apply to the following statutes:
 - (a) 11-3-110(1)(d) shall refer to Equity Capital and Total Capital.
 - (b) 11-3-115(2)(a) refers to Total Capital
 - (c) 11-5-103(1)(c) refers to the components of Total Capital.
 - (d) 11-7-106(2), (6), (7), and (9) refer to Total Capital.
 - (e) 11-8-102(1) refers to Equity Capital.
- E. Reference: 12 USC 1823(i), 12 USC 1823(j), 12 USC 1819, and 12 USC 1811-31d, also known as the Federal Deposit Insurance Act are laws enacted by the United States Congress and administered by the Federal Deposit Insurance Corporation. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

Appendix A CB101.34

- A. Restrictions and criteria relating to capital components - mandatory convertible securities:
 - 1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock. Both equity commitment notes and equity contract notes qualify as primary capital for bank holding companies, but only equity contract notes qualify as primary capital for banks.
 - 2) Criteria applicable to both types of mandatory convertible securities:
 - a. The securities must mature in 12 years or less.
 - b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.
 - c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the bank or bank holding company.
 - d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.
 - e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.

- f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.
- B. Conditions applicable to secondary capital components to qualify as capital:
- 1) A bank's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of banks, must be subordinated to deposits) debt.
 - 2) The secondary components must meet the following conditions to qualify as capital:
 - a. The instrument must have an original weighted-average maturity of at least 7 years.
 - b. The instrument must be unsecured.
 - c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.
 - d. Bank debt instruments must be subordinated to claims of depositors.
 - e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the bank's primary capital.

CB101.35 Adequacy of Capital [11-3-103] A bank having adequate capital will maintain capital ratios as follows:

1. A bank must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%.
2. Higher than minimum capital ratios may be required for an individual bank when the Banking Board believes that the bank's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:
 - (a) A newly chartered bank;
 - (b) A bank receiving special supervisory attention;
 - (c) A bank which has or is expected to have losses resulting in capital inadequacy;
 - (d) A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;

- (e) A bank that is growing rapidly, either internally or through acquisitions; or
 - (f) A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
3. A bank's capital is inadequate if it does not meet the provisions of this Rule.
 4. This rule will apply to the following statutes:
 - (a) 11-3-104(1) and (2)
 - (b) 11-3-105(3) and (4)
 - (c) 11-4-104(3)(b)
 - (d) 11-5-101(1)
 - (e) 11-5-102(1)
 - (f) 11-5-106(1)

CB101.36

Assessments and Fees [11-2-114, 11-3-107, 11-6.5-108]

1. Assessments

- a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of state banks subject to its jurisdiction, state banks shall be assessed at least semi-annually as of June 30 and December 31.
- b. Each state bank subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.
- c. Assessments for all state banks shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment.
- d. There shall be a one-time assessment for the cost of automation which shall be charged to all state banks pursuant to AD Emergency Rule #1.

2. Fees

- a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
- b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

- a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."

- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.
- c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

CB101.37 Loans to Executive Officers, Directors, and Principal Shareholders [11-7-102]

(1) General Prohibitions

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- (a) Is made on substantially the same terms, including interest rates and collateral, as those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and
- (b) Does not involve more than the normal risk of repayment or present other unfavorable features.

(2) Prior approval

- (a) No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the bank's total capital unless:
 - (i) The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and
 - (ii) The interested party has abstained from participating directly or indirectly in the voting. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.
- (b) Approval by the board of directors under paragraph (2)(a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph (2)(a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of (1) of this rule.

- (c) Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.
- (3) Aggregate lending limit. No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank. This prohibition does not apply to an extension of credit by a bank to a bank holding company (as defined in 12 U.S.C. 1841(a)) of which the bank is a subsidiary of that bank holding company.
- (4) Overdrafts. No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of \$1,000 or less: Provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.
- (5) Additional restrictions on loans to executive officers
- (a) No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs (c) and (d) of this rule.
- (b) No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph (c)(iii) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph (c)(iii) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.
- (c) A bank is authorized to extend credit to any executive officer of the bank:
- (i) In any amount to finance the education of the executive officer's children;
- (ii) In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only

a first mortgage or deed of trust but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and

- (iii) For any other purpose not specified in paragraphs (5)(c)(i) and (ii), if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or \$25,000, but in no event more than \$100,000.

- (d) Any extension of credit by a bank to any of its executive officers shall be: (1) Promptly reported to the bank's board of directors; (2) in compliance with the requirements of general prohibitions, paragraph (1) of this rule; (3) preceded by the submission of a detailed current financial statement of the executive officer; and (4) made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph (5)(c) of this rule.

(6) Reference

- (a) 12 USC 1841(a), which is a portion of the Bank Holding Company Act of 1956, was enacted by the United States Congress and is administered by the Board of Governors of the Federal Reserve Board.
- (b) This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990.
- (c) For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

CB101.38

Loans Secured by Corporate Stock [11-7-102] No state bank shall make any loan or discount on the security of the shares of its own capital stock or of its obligations subordinate to deposits. No state bank shall purchase its own stock nor the stock of any other corporation except such as it may necessarily acquire in the protection or satisfaction of previously existing loans made in good faith. Any bank stock so acquired shall be sold by the bank within one year, and sooner, if it can be done without impairing the bank's investment in same. This rule shall not apply to any investment made by a bank acting as a fiduciary pursuant to the authority of section 11-10-102, nor shall it apply to investments made pursuant to the authority of section 11-7-106(2), 11-7-106(10), or 11-9-102.

CB101.39

Sale of Federal Funds [11-7-102]

- (a) Definition. "Sale of Federal funds" means, for purposes of this Rule, any transaction among depository institutions involving the transfer of immediately available funds resulting from credits to deposit balances at Federal Reserve banks or from credits to new or existing deposit balances due from a correspondent depository institution.

- (b) Sales of Federal funds with a maturity of one business day or under a continuing contract are not "loans and extensions of credit" for purposes of lending limits. However, sales of Federal funds with a maturity of more than one business day are subject to the lending limits.
- (c) A "continuing contract" refers to an agreement that remains in effect for more than one business day but has no specified maturity and requires no advance notice for termination.

CB101.40 Investment in Small Business Investment Companies [11-7-106] Shares of stock in small business investment companies organized under the Small Business Investment Act of 1958, 15 USC 661 et seq., administered by the Small Business Administration, shall be eligible for purchase by state banks to the extent that in no event shall any state bank hold shares in an amount aggregating more than three percent of the bank's total capital.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

CB101.41 Investment in a Bank Service Corporation [11-7-106] A state bank may invest not more than 10 per centum of total capital in a bank service corporation. No state bank shall invest more than 5 per centum of its total assets in bank service corporation.

CB101.42 Loans [11-7-103; 11-7-104] Any state bank may make, arrange, purchase, or sell the following types of loans and extensions of credit.

Real Estate Lending

1. (a) General. Any state bank may make, arrange, purchase, or sell loans or extensions of credit secured by liens on interests in real estate.
- (b) Scope. For the purposes of this rule, loans secured by liens on interests in real estate include loans made upon the security of condominiums, leaseholds, cooperatives, forest tracts, construction project loans (except as specified in paragraphs 2(f) and (g)), and land sales contracts.

2. Other

- (a) Insured or Guaranteed Loans.

- (1) When the bank relies substantially on the insurance or guaranty of a governmental agency in making a loan. This includes loans which are:

- (i) Insured under the provisions of the National Housing Act, 12 USC 1701 et seq., administered by the Secretary of Housing and Urban Development;

- (ii) Insured under the provisions of the Bankhead-Jones Farm Tenant Act, 7

USC 1000 et seq., administered by the Secretary of Agriculture, or under the Housing Act of August 28, 1937, 42 USC 1401 et seq., administered by the Department of Housing and Urban Development, or Title V of the Housing Act of 1949, 42 USC 1441 et seq., administered by the Department of Housing and Urban Development;

- (iii) Guaranteed by the Secretary of Housing and Urban Development, for the payment of obligations of which the full faith and credit of the United States is pledged;
 - (iv) Fully guaranteed or insured by a state, any agency or instrumentality of a state, or by a state authority for the payment of obligations of which the full faith and credit of the state is pledged, if under the terms of the guaranty or insurance agreement the bank will be assured of repayment in accordance with the terms of the loan;
 - (v) At least 20% guaranteed or insured under the provisions of the Servicemen's Readjustment Act, 38 USC 1801 et seq., administered by the Administrator of Veterans Affairs;
 - (vi) Guaranteed under section 802 of the Housing and Community Development Act, 42 USC 5301 et seq., administered by the Secretary of Housing and Urban Development;
 - (vii) Subject to a firm commitment to insure by a Government insuring agency. A firm commitment is a commitment in which a specific mortgagor is named; and
 - (viii) Loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act, 15 USC 631 et seq., administered by the Small Business Administration.
- (2) When the bank relies substantially upon private company mortgage insurance or guaranty, but only to the extent of the insurance or guaranty.
- (b) Loans where the Bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income.
 - (c) Loans secured by an assignment of rents under a lease.
 - (d) Loans secured by the pledge or assignment of another real estate mortgage.
 - (e) Loans secured by a valid liens on timber.

- (f) Loans having maturities not to exceed 60 months made to finance the construction of a building or buildings, where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building or buildings.
- (g) Loans having maturities not to exceed 60 months made to finance the construction of residential or farm buildings.
- (h) Loans for which a security interest is taken in a mobile home.
- (i) Loans made previously where a security interest in real estate is taken subsequently in good faith.
- (j) Any type loan that a national bank has the authority to make pursuant to the provisions of Section 24 of the National Bank Act, 12 USC 1 et seq., administered by the Comptroller of the Currency.
- (k) Any type loan approved from time to time by the Colorado State Banking Board.

Reference

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

CB101.43

Lending Limits [11-7-103]

- (1) (a) The total loans and extensions of credit by a state bank to a person outstanding at one time and not fully secured, as determined in a manner consistent with paragraph (2) of this subsection, by collateral having a market value at least equal to the amount of the loan or extension of credit shall not exceed 15 per centum of total capital.
 - (b) The total loans and extensions of credit by a state bank to a person outstanding at one time and fully secured by readily marketable collateral having a market value, as determined by reliable and continuously available price quotations, at least equal to the amount of the funds outstanding shall not exceed 10 per centum of the total capital. This limitation shall be separate from and in addition to the limitation contained in paragraph (1) of this subsection.
- (2) For the purposes of this rule --
- (a) The term "loans and extensions of credit" shall include all direct or indirect advances of funds to a person made on the basis of any obligation of that person to repay the funds or repayable from specific property pledged by or on behalf of the person and shall also include any liability of a state bank to advance funds to or on behalf of a person pursuant to a contractual commitment; and

- (b) The term "person" shall include an individual, sole proprietorship, partnership, joint venture, association, trust, estate, business trust, corporation, sovereign government or agency, instrumentality, or political subdivision thereof, or any similar entity or organization.
- (3) The limitations contained in subsection (1) shall be subject to the following exceptions:
- (a) Loans or extensions of credit arising from the discount of commercial or business paper evidencing an obligation to the person negotiating it with recourse shall not be subject to any limitation based on capital.
 - (b) The purchase of bankers' acceptances of the kind described in section 13 of the Federal Reserve Act and issued by other banks shall not be subject to any limitations based on capital.
 - (c) Loans and extensions of credit secured by bills of lading, warehouse receipts, or similar documents transferring or securing title to readily marketable staples shall be subject to a limitation of 35 per centum of total capital in addition to the general limitations if the market value of the staples securing each additional loan or extension of credit at all times equals or exceeds 115 per centum of the outstanding amount of such loan or extension of credit. The staples shall be fully covered by insurance whenever it is customary to insure such staples.
 - (d) Loans or extensions of credit secured by bonds, notes, certificates of indebtedness, or Treasury bills of the United States or by other such obligations fully guaranteed as to principal and interest by the United States shall not be subject to any limitation based on capital.
 - (e) Loans or extensions of credit to or secured by unconditional takeout commitments or guarantees of any department, agency, bureau, board, commission, or establishment of the United States or any corporation wholly owned directly or indirectly by the United States shall not be subject to any limitation based on capital.
 - (f) Loans or extensions of credit secured by a segregated deposit account in the lending bank shall not be subject to any limitation based on capital.
 - (g) Loans or extensions of credit to any financial institution or to any receiver, conservator, or other agent in charge of the business and property of such financial institution, when such loans or extensions of credit are approved by the Banking Board, shall not be subject to any limitation based on capital.
 - (h) (I) Loans and extensions of credit arising from the discount of negotiable or nonnegotiable installment consumer paper which carries a full recourse endorsement or unconditional guarantee by the person transferring the paper shall be subject under this section to a maximum limitation equal to 25 per centum of total capital, notwithstanding the collateral requirements set forth in subsection (1)(b).

- (II) If the bank's files or the knowledge of its officers of the financial condition of each maker of such consumer paper is reasonably adequate, and an officer of the bank designated for that purpose by the board of directors of the bank certifies in writing that the bank is relying primarily upon the responsibility of each maker for payment of such loans or extensions of credit and not upon any full or partial recourse endorsement or guarantee by the transferor, the limitations of this section as to the loans or extensions of credit of each such maker shall be the sole applicable loan limitations.
- (i) (I) Loans and extensions of credit secured by shipping documents or instruments transferring or securing title covering livestock or giving a lien on livestock when the market value of the livestock securing the obligation is not at any time less than 115 per centum of the face amount of the note covered, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a maximum limitation equal to 25 per centum of total capital.
- (II) Loans and extensions of credit which arise from the discount by dealers in dairy cattle of paper given in payment for dairy cattle, which paper carries a full recourse endorsement or unconditional guarantee of the seller, and which are secured by the cattle being sold, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a limitation of 25 per centum of total capital.
- (j) Loans or extensions of credit to the Student Loan Marketing Association shall not be subject to any limitation based on capital.
- (4) The Banking Board also shall have authority to determine when a loan putatively made to a person shall for purposes of this section be attributed to another person.
- (5) Reference: Section 13 of the Federal Reserve Act, also known as 12 USC 372, is a law enacted by the United States Congress and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

CB101.44

Dividends [11-3-118] The approval of the Banking Board shall be required if the total of all dividends declared by such state bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

Generally Accepted Accounting Principles [11-3-115(3)(a)]

- A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).
- B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by the banks with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, banks may follow GAAP. However, in such circumstances, unless the bank has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.
- C) References: Generally accepted accounting principles are issued by the Financial Accounting Standards Board which is an arm of the Financial Accounting Foundation, an independently chartered institution. The Accounting Principles Board is a committee of the American Institute of Certified Public Accountants. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, Colorado 80204, (303)620-4358.

Standards for Determining Value of Asset [11-2-106(3)(a)]

For purposes of this section, the standard for the value of an asset shall be the lower of cost or market.

Valuation reserves, such as for bad debts or fixed asset depreciation, shall be established and assets will be depreciated or amortized where appropriate as required by GAAP or regulatory authorities.

References: Generally accepted accounting principles are issued by the Financial Accounting Standards Board which is an arm of the Financial Accounting Foundation, an independently chartered institution. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, Colorado 80204, (303)620-4358.

Reports of New Executive Officers, Directors and Persons in Control [11-2-109(6)]. In addition to the provisions of 11-2-109(6) of the Colorado Banking Code, any person who becomes an executive officer, director, or person

responsible, directly or indirectly, for the management, control, or operation of a bank, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the bank.

CB101.48

Investment in Federal Home Loan Bank [11-7-106(8)]. A state bank may purchase and hold stock in and become a member of the Federal Home Loan Bank for the purpose of utilizing the services of or otherwise interacting with the Federal Home Loan Bank. The Federal Home Loan Bank Act, 12 USC 1424, provides Federal Home Loan Bank membership to any eligible bank insured by the Federal Deposit Insurance Corporation.

The Federal Home Loan Bank Act, also known as 12 USC 1424, amended 1989, is a law enacted by the United States Congress and administered by the Federal Housing Finance Board. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, November 30, 1990. For detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303)620-4358.

EFT-14 Electronic Funds Transfer

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	168 BANKS 12-31-90	% TO TOTAL	164 BANKS 12-31-89	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	460,919	8.6	442,172	18,747	4.2
SECURITIES	1,453,772	27.0	1,309,536	144,236	11.0
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	366,459	6.8	349,576	16,883	4.8
LOANS AND LEASE FINANCING RECEIVABLES	2,809,518	52.1	2,665,768	143,750	5.4
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	47,672	0.9	48,517	(845)	-1.7
LOANS AND LEASES, NET	2,761,846	51.2	2,622,251	139,595	5.3
ASSETS HELD IN TRADING ACCOUNTS	36,842	0.7	3,693	33,149	897.6
PREMISES AND FIXED ASSETS	109,620	2.0	101,703	7,917	7.8
OTHER REAL ESTATE OWNED	88,943	1.7	94,792	(5,849)	-6.2
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	3,744	0.1	542	3,202	590.8
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	682	0.0	617	65	10.5
INTANGIBLE ASSETS	4,904	0.1	2,410	2,494	103.5
OTHER ASSETS	102,063	1.9	95,823	6,240	6.5
TOTAL ASSETS	5,389,794	100.0	5,008,115	381,679	7.6
<u>LIABILITIES</u>					
DEPOSITS - DOMESTIC OFFICES	4,832,893	89.6	4,500,323	332,570	7.4
- NONINTEREST BEARING	1,042,707	19.3	974,992	67,715	6.9
- INTEREST BEARING	3,790,186	70.3	3,525,331	264,855	7.5
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	43,352	0.8	24,475	18,877	77.1
DEMAND NOTES/U.S. TREASURY	1,655	0.0	1,746	(91)	-5.2
OTHER BORROWED MONEY	23,217	0.4	4,688	18,529	395.2
MORTGAGE INDEBTEDNESS	5,578	0.1	4,348	1,230	28.3
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	682	0.0	617	65	10.5
NOTES AND DEBENTURES	1,240	0.0	1,240		0.0
OTHER LIABILITIES	39,308	0.7	39,607	(299)	-0.8
TOTAL LIABILITIES	4,947,925	91.7	4,577,044	370,881	8.1
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
<u>EQUITY CAPITAL</u>					
PERPETUAL PREFERRED STOCK	700	0.0	700	0	0.0
COMMON STOCK	95,522	1.8	92,617	2,905	3.1
SURPLUS	158,998	2.9	148,767	10,231	6.9
UNDIVIDED PROFITS/CAPITAL RESERVES	186,810	3.5	184,039	2,771	1.5
TOTAL EQUITY CAPITAL	441,869	8.2	426,071	15,798	
LOSSES DEFERRED	3,659	0.1	611	3,048	498.9
TOTAL LIABILITIES AND EQUITY CAPITAL	5,393,453	100.0	5,003,726	389,727	7.8

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE PRESIDENT;
CHRISTINIA PEARSON, CASHIER

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF,
HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LARRY A. MIZEL,
DONALD P. SHWAYDER, GARY KLEARMAN, RAYMOND T. BAKER, CALVIN EISENBERG,
ANDY LOVE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,149
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,261
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,700
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	147
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,553
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	116
7. OTHER REAL ESTATE OWNED.....	487
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	357
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,673
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,673

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,941
(1) NONINTEREST-BEARING.....	6,542
(2) INTEREST-BEARING.....	17,399
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	139
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,080
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,493
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,593
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,593
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,673

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; STEPHEN BRIGGS, PRESIDENT;
ROBERT P. LUCRA, VICE PRESIDENT/CASHIER

DIRECTORS-

J. ROBERT YOUNG, STEPHEN BRIGGS, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS,
JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, RODNEY S. SLIFER,
WILLIAM B. VOLBRACHT

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,842
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,145
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	553
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,035
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	90
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,945
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,929
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	743
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,157

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,381
(1) NONINTEREST-BEARING.....	5,226
(2) INTEREST-BEARING.....	19,155
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	1,947
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,515
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,042
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,642
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,642
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,157

OFFICERS-

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD/PRESIDENT;
THOMAS W. GRIFFITHS, EXECUTIVE VICE PRESIDENT; AMY GILBERTSON,
VICE PRESIDENT/CASHIER

DIRECTORS-

J. THOMAS CLARK JR., CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF,
MORTON HELLER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,836
B. INTEREST-BEARING BALANCES.....	96
2. SECURITIES.....	4,176
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	59,395
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	638
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	58,757
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	800
7. OTHER REAL ESTATE OWNED.....	180
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,919
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	80,864
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	80,864

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	73,584
(1) NONINTEREST-BEARING.....	19,407
(2) INTEREST-BEARING.....	54,177
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	654
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	283
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	74,521
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	650
25. SURPLUS.....	684
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,009
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,343
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,343
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	80,864

OFFICERS-

KURT ADAM, PRESIDENT; STIRLING COOPER, VICE PRESIDENT
MOLLY V. BEATTIE, CASHIER

DIRECTORS-

WILLIAM E. CLARK, F.P. STONE, MICHAEL J. PINT, SANDRA READ
LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON, KURT E. ADAM,
GERALD F. GROSOWLD

DECEMBER 31, 1990		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,759	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	19,232	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,010	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	57,132	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	459	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	56,673	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,018	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	781	
11. OTHER ASSETS.....	2,391	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	89,864	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	89,864	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	83,370	
(1) NONINTEREST-BEARING.....	19,168	
(2) INTEREST-BEARING.....	64,202	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	485	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	83,855	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,000	
25. SURPLUS.....	1,850	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,159	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,009	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,009	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	89,864	

OFFICERS-

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT;
CAROL A. HARDY, SR. VICE PRESIDENT/CASHIER; BRADLEY BERNERO,
MARTIE M. SCHEPELER, VICE PRESIDENTS

DIRECTORS-

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD,
DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,646
B. INTEREST-BEARING BALANCES.....	1,099
2. SECURITIES.....	13,767
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,120
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,630
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	374
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,256
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	273
7. OTHER REAL ESTATE OWNED.....	1,595
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	561
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	41,317
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	41,317

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,398
(1) NONINTEREST-BEARING.....	10,696
(2) INTEREST-BEARING.....	26,702
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	286
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,684
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,633
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,500
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,633
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,633
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	41,317

OFFICERS-

RICHARD JORGENSEN, PRESIDENT; RICHARD L. MCGILVER, VICE PRESIDENT;
SUZANNE K. BURRITT, CASHIER

DIRECTORS-

WILLIAM B. KEMPER, LARRY A. MIZEL, RAYMOND T. BAKER, ROBERT W. GRAF,
DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN, RICHARD JORGENSEN,
NORMAN BROWNSTEIN, HAROLD GUZOFKY, EMIL HECHT, CALVIN EISENBERG

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,426
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,942
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	290
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,946
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	276
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,670
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	129
7. OTHER REAL ESTATE OWNED.....	174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	491
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,122
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,122

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,499
(1) NONINTEREST-BEARING.....	5,733
(2) INTEREST-BEARING.....	15,766
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,593
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,429
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,529
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,529
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,122

OFFICERS-

RICHARD JORGENSEN, PRESIDENT; R.L. MCGILVERY, SR. VICE PRESIDENT;
ROBERT KLUTH, RICK METZLER, VICE PRESIDENTS; SUZI BURRITT, CASHIER

DIRECTORS-

RAYMOND T. BAKER, GARY KLEARMAN, CALVIN EISENBERG, LARRY A. MIZEL,
MICHAEL A. FEINER, DONALD L. KORTZ, ROBERT W. GRAF, JOHN ANDREW LOVE,
HAROLD GUZOFSKY, MYRON A. SIDON, EMIL HECHT, RICHARD JORGENSEN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	768
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,353
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,887
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	67
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,820
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	14
7. OTHER REAL ESTATE OWNED.....	96
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	352
11. OTHER ASSETS.....	171
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,684
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,684

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,077
(1) NONINTEREST-BEARING.....	3,221
(2) INTEREST-BEARING.....	8,856
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	186
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,263
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	733
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,421
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,421
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,684

OFFICERS

HENRY J. COLL, JR., PRESIDENT; ANGELA WIEGMAN, CASHIER

DIRECTORS

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFSKY, WILLIAM B. KEMPER,
GARY KLEARMAN, DONALD L. KORTZ, LARRY A. MIZEL, HENRY J. COLL, JR.

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,449
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	495
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,250
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,050
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	107
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	288
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,786
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,786

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,485
(1) NONINTEREST-BEARING.....	5,264
(2) INTEREST-BEARING.....	13,221
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	41
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,526
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	506
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,254
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,260
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,260
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,786

OFFICERS-

HOMER A. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC.
VICE PRESIDENT; DAVID EDWARDS, DONALD ECHTERMEYER, VICE PRESIDENTS;
JOAN MCNULTY, CASHIER

DIRECTORS-

HOMER A. LYLE, GEORGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP,
JOSEPH C. MOFFITT, EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER,
THOMAS W. NEVIN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,888
B. INTEREST-BEARING BALANCES.....	4,015
2. SECURITIES.....	4,139
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,233
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	175
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,058
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,609
7. OTHER REAL ESTATE OWNED.....	584
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	330
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,273
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,273

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,172
(1) NONINTEREST-BEARING.....	9,350
(2) INTEREST-BEARING.....	26,822
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	111
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,283
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	990
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,990
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,990
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,273

OFFICERS-

STEPHEN P. BALTZ, PRESIDENT/CEO; KELLY J. ZAMORSKI, SR. VICE PRESIDENT;
TINA R. HAJICEK, VICE PRESIDENT; BRENDA B. MAZAR, VICE PRESIDENT/CASHIER

DIRECTORS-

MARTHA J. BALTZ, BRENDA B. MAZAR, KELLY J. ZAMORSKI, STEPHEN P. BOLTZ,
TINA HAJICEK

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,872
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,844
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	85
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,759
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	687
7. OTHER REAL ESTATE OWNED.....	34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	145
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,397
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,397

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,560
(1) NONINTEREST-BEARING.....	3,937
(2) INTEREST-BEARING.....	6,623
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,692
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	105
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	705
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	705
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,397

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; JAMES A. THOMAS SR. VICE PRESIDENT;
DENISE DAVIS, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
ROGER A. BEHLER, TERRY L. HALVERSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,463
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,395
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	441
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,954
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,298
7. OTHER REAL ESTATE OWNED.....	700
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,188
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	56,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	56,301

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	49,638
(1) NONINTEREST-BEARING.....	13,338
(2) INTEREST-BEARING.....	36,300
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	3,011
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	286
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	53,094
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	2,075
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	832
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,207
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,207
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	56,301

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;
JO BERRY, CASHIER;

DIRECTORS-

WILLIAM B. VOLBRACHT, WALLACE A.E. DEBEQUE, JACK E. EDGINGTON,
ERNEST GIANENETTI, PETER N. GUY, RODNEY E. SLIFER, DAVE SCRUBY,
J. ROBERT YOUNG, ROBERT F. DOWNS

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,209
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,724
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	50
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,409
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	237
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,172
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	901
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,090
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,146
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,146

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,492
(1) NONINTEREST-BEARING.....	3,567
(2) INTEREST-BEARING.....	17,925
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	118
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,727
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	345
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	474
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,419
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,419
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,146

OFFICERS-

H. "JACK" LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;
DAN R. FORD, VICE PRESIDENT/CASHIER

DIRECTORS-

JOE D. FORD, H. "JACK" LEPLATT, JAMES W. SOWER, GLADE E. STOWELL,
CECIL W. SOWER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	692
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	4,513
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,873
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	94
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,779
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	148
7. OTHER REAL ESTATE OWNED.....	174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	207
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,411
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,411

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,946
(1) NONINTEREST-BEARING.....	2,227
(2) INTEREST-BEARING.....	11,719
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,065
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	946
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,346
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,346
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,411

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; EXEC. TERRY HANNUM, VICE PRESIDENT/CASHIER
JUDY MORRIS, CHUCK JENSEN, LANCE ENHOLM, VICE PRESIDENTS

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK,
MYRTLE TISONE, STEVEN K. BOSLEY, LAWRENCE F. FREY

DECEMBER 31, 1990		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,835	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	7,565	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	8,660	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	53,578	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,247	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	52,331	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,048	
7. OTHER REAL ESTATE OWNED.....	927	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	5,964	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	86,330	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	86,330	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	75,216	
(1) NONINTEREST-BEARING.....	19,980	
(2) INTEREST-BEARING.....	55,236	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,847	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	610	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	732	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	78,405	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,200	
25. SURPLUS.....	2,400	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,325	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,925	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,925	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	86,330	

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; LOYD W. KLEMSZ, VICE PRESIDENT;
DONALD A. LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY,
TERRY F. SMITH, DONALD H. SCHURR, JR., RUSSELL K. OSGOOD,
JEROME C. DARNELL, LOYD W. KLEMSZ

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	481
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	891
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,525
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,478
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	146
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,332
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	717
7. OTHER REAL ESTATE OWNED.....	148
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	260
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,354
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,354

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,738
(1) NONINTEREST-BEARING.....	1,990
(2) INTEREST-BEARING.....	10,748
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,840
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	571
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	243
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,514
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,514
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,354

OFFICERS

J. PATRICK MCDUFF, PRESIDENT; BERE S. NEAS SR. VICE PRESIDENT;
 MYRNA K. GRASSMICK, CASHIER

DIRECTORS

J. PATRICK MCDUFF, LEWIS M. BORDEN III, BOB GREENE, GARY S. JUDD,
 JAMES L. RUMSEY, RICHARD B. TUCKER, ROBERT S. TUTAG,
 G. JACKSON TANKERSLEY, JR., (ADVISORY DIRECTOR)

DECEMBER 31, 1990
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,427
B. INTEREST-BEARING BALANCES.....	3,992
2. SECURITIES.....	2,673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	2,835
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,203
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	71
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,132
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	141
7. OTHER REAL ESTATE OWNED.....	225
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	329
11. OTHER ASSETS.....	653
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,407
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,407

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,989
(1) NONINTEREST-BEARING.....	6,923
(2) INTEREST-BEARING.....	16,066
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	104
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,093
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	825
25. SURPLUS.....	1,482
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,314
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,314
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,407

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, JIM CLEMENT,
VICE PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL,
MICHAEL E. BENNETT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,920
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,218
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,070
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,968
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	168
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,800
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	789
7. OTHER REAL ESTATE OWNED.....	623
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	593
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,013
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,013

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,438
(1) NONINTEREST-BEARING.....	6,429
(2) INTEREST-BEARING.....	24,009
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	252
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,690
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	384
25. SURPLUS.....	1,016
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	923
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,323
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,323
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,013

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, SR. VICE PRESIDENT;
STEVEN R. DUPPS, CASHIER

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT PETTEYS, ROBERT U. HANSEN,
ROBERT H. HEDGES, FRANK M. JENSEN, NORMAN R. TISDALE, KENNETH J. GARTON

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,924
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,789
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,124
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	242
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,882
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	170
7. OTHER REAL ESTATE OWNED.....	960
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	508
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,058
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,058

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,316
(1) NONINTEREST-BEARING.....	3,000
(2) INTEREST-BEARING.....	18,316
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	147
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,463
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	563
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,032
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,595
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,595
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,058

OFFICERS-

LEWIS L. LOWE, PRESIDENT; THOMAS D. MCMAHAN, SR. VICE PRESIDENT;
ROBERT W. SCHUTTE, EXECUTIVE VICE PRESIDENT/CASHIER

DIRECTORS-

JERRY MOORE, GALEN MOLTZ, JOHN BURT, ROBERT A. FERRIS, JR.,
LEWIS L. LOWE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	884
B. INTEREST-BEARING BALANCES.....	1,388
2. SECURITIES.....	3,660
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	680
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,434
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,360
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	316
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	152
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,440
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,440

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,232
(1) NONINTEREST-BEARING.....	2,076
(2) INTEREST-BEARING.....	8,156
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,359
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	81
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,081
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,081
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,440

OFFICERS-

WILLARD GROSS, PRESIDENT;
JERRY L. GROSS, EXECUTIVE VICE PRESIDENT/CASHIER;

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, L.L. REINECKER,
WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,384
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	16,865
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,313
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	14B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,165
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	253
7. OTHER REAL ESTATE OWNED.....	292
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	611
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,569
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,569

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,943
(1) NONINTEREST-BEARING.....	6,018
(2) INTEREST-BEARING.....	23,925
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	393
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,336
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	933
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,233
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,233
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,569

OFFICERS-

DELMAR A. DURYEA, PRESIDENT; DOUGLAS E. FAST, EXEC. VICE PRESIDENT/
CASHIER; PATRICIA A. BATE, ASSISTANT VICE PRESIDENT

DIRECTORS-

L.R. BATE, MARVIN N. CHRISTENSEN, TED TURECEK,
THOMAS F. HUGGINS, DOUG FAST, GLEN MCKIE, DELMAR A. DURYEA

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	776
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,595
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	424
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,115
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	121
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,994
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	701
7. OTHER REAL ESTATE OWNED.....	83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	387
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,960

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,573
(1) NONINTEREST-BEARING.....	2,240
(2) INTEREST-BEARING.....	12,333
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	825
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	210
20. OTHER LIABILITIES.....	258
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,866
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	420
25. SURPLUS.....	420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	254
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,094
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,960

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE PRESIDENT;
MILDRED M. KOBIŁAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON,
RANDY L. PIEPER, VICE PRESIDENTS

DIRECTORS-

MILTON L. MATHIS, JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON,
JOHN R. KELLER, RANDY L. PIEPER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	545
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,340
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,721
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	242
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,479
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	149
7. OTHER REAL ESTATE OWNED.....	600
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	511
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,624
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,624

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,872
(1) NONINTEREST-BEARING.....	3,697
(2) INTEREST-BEARING.....	23,175
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	66
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	656
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,594
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,255
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,030
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,030
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,624

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOE SCOFIELD, PRESIDENT;
JOHN BELL, VICE PRESIDENT/CASHIER

DIRECTORS-

WILLIAM B. VOLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. ROBERT YOUNG,
ROBERT F. DOWNS, JACK E. EDGINGTON, JOE SCOFIELD, ERNEST GIANENETTI,
WALLACE A.E. DEBEQUE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,263
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,242
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,201
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,974
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	B04
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,200
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,4B3
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,4B3

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,166
(1) NONINTEREST-BEARING.....	4,259
(2) INTEREST-BEARING.....	16,907
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	618
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	126
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,013
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	650
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	470
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,470
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,470
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,483

OFFICERS-

PHILIP S. MILLER, PRESIDENT; DONA SHERLOCK, VICE PRESIDENT/CASHIER;
THOMAS D. WAYMIRE, RICHARD E. TEMPLE VICE PRESIDENTS

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,942
8. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	46,818
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,919
8. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,608
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	96
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,067
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	66,731
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	66,731

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	54,448
(1) NONINTEREST-BEARING.....	7,887
(2) INTEREST-BEARING.....	46,561
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	340
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	54,788
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,943
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	11,943
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	11,943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	66,731

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE PRESIDENT;
VIVIAN PETERSEN, CASHIER

DIRECTORS-

VICTOR L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
DONNA KONECNE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,189
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,834
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,635
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	34,750
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	33,597
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	167
7. OTHER REAL ESTATE OWNED.....	25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	937
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	48,384
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	48,384

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	41,635
(1) NONINTEREST-BEARING.....	6,498
(2) INTEREST-BEARING.....	35,137
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	607
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,242
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,242
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,142
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,142
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	48,384

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; NORM FRANKE, PRESIDENT/CASHIER

DIRECTORS-

WALLACE DEBEQUE, ROBERT F. DOWNS, JACK DEGINGTON, ENERST GIANENETTI
PETER N. GUY, RODNEY E. SLIFER, WILLIAM B. VOLBRACHT, J. ROBERT YOUNG

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	160
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	83
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	732
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,459
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,458
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	510
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	22
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	2,965
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	2,965

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,974
(1) NONINTEREST-BEARING.....	206
(2) INTEREST-BEARING.....	1,768
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	4
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	1,978
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	
25. SURPLUS.....	900
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	87
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	987
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	987
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	2,965

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS-

MORRIS L. GRABER, CREIGHTON COOK, HOLLAND DUELL, JR.,
WILLIAM WACHOB, RAYMOND CALVIN SIKES

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	509
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	1,032
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,620
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,544
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	129
7. OTHER REAL ESTATE OWNED.....	91
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	96
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,876
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..<	5,876

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,462
(1) NONINTEREST-BEARING.....	924
(2) INTEREST-BEARING.....	4,538
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,491
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	258
25. SURPLUS.....	80
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	47
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	385
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	385
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,876

OFFICERS-

GORDON E. PRICE, CHAIRMAN OF THE BOARD; EDWARD SAUER, PRESIDENT;
GARY A. MUHLENSRUCK, CASHIER

DIRECTORS-

MARY E. ROSS, SLAKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE
D. EDWARD SAUER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,208
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,159
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,440
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,236
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	149
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,087
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	178
7. OTHER REAL ESTATE OWNED.....	239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	102
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,413
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,413

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,370
(1) NONINTEREST-BEARING.....	3,067
(2) INTEREST-BEARING.....	10,303
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,428
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	494
25. SURPLUS.....	249
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	242
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	985
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	985
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,413

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE PRESIDENT/
SHARON HENDERSON-DAVE, CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH,
GAYLORD "AL" ALBERG, R.E. LUDT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,438
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,973
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	718
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,999
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	127
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,872
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	245
7. OTHER REAL ESTATE OWNED.....	67
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	103
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,416
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,416

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,189
(1) NONINTEREST-BEARING.....	3,076
(2) INTEREST-BEARING.....	9,113
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,360
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	418
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	138
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,056
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,056
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,416

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD "AL" ALBERG, VICE PRESIDENT;
SHARON HENDERSON-DAVE, CASHIER; TERRY DARBY EXECUTIVE VICE PRESIDENT

DIRECTORS-

GAYLORD "AL" ALBERG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN,
PHILIP M. KLEINSMITH, R.E. LUDT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,954
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,203
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,749
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	622
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,127
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,037
7. OTHER REAL ESTATE OWNED.....	1,328
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	386
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,335
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,335

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,593
(1) NONINTEREST-BEARING.....	4,245
(2) INTEREST-BEARING.....	23,348
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	86
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	118
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,797
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	112-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,538
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,538
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,335

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE PRESIDENT/CASHIER;

DIRECTORS-

RUSSELL M. WICKS, JR., FRANK R. ALEXANDER, DON E. CHISMAR, SCOTT HUGHES

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,454
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,933
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,396
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,261
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	175
7. OTHER REAL ESTATE OWNED.....	898
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	205
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,376
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,376

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,244
(1) NONINTEREST-BEARING.....	3,056
(2) INTEREST-BEARING.....	10,188
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	73
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,393
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	402
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	219-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	983
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	983
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,376

OFFICERS-

JOHN G. JACKSON, CHAIRMAN OF THE BOARD/CEO; WILLIAM H. KANDT, PRESIDENT;
SCOTT PURSLEY, SR. VICE PRESIDENT; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS-

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. SERG, ALAN D. CLARK,
WILLIAM H. KANDT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,532
B. INTEREST-BEARING BALANCES.....	167
2. SECURITIES.....	7,057
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,195
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	238
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,957
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	721
7. OTHER REAL ESTATE OWNED.....	693
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	25
11. OTHER ASSETS.....	350
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,602
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,602

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,613
(1) NONINTEREST-BEARING.....	5,075
(2) INTEREST-BEARING.....	16,538
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	2,493
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,343
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,549
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,025
25. SURPLUS.....	541
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	513-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,053
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,602

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, RICHARD E. JORGENSEN, SR.,
SR. VICE PRESIDENTS; NORMA N. PAINTER, VICE PRESIDENT/CASHIER;
ROGER P. BRUGGEMAN, VICE PRESIDENT

DIRECTORS-

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR,
GLEN S. CLARK, JR., RICHARD E. JORGENSEN, JAMES G. DAVIS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,959
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,852
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	3,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,299
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	185
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,114
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	484
7. OTHER REAL ESTATE OWNED.....	361
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	511
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,281
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,281

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,214
(1) NONINTEREST-BEARING.....	9,561
(2) INTEREST-BEARING.....	16,653
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	51
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	201
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,466
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	808
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	257
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,815
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,815
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,281

OFFICERS-

ORREL A. DANIEL, CHAIRMAN OF THE BOARD; ROBERT L. STEELE, PRESIDENT;
CLYDE DE BELLO, VICE PRESIDENT/CASHIER;
JAMES MAKOWSKI, SR. VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE, EDWARD A. BROWN,
IVAN R. JERGENSEN, ROBERT L. BERGMAN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,753
B. INTEREST-BEARING BALANCES.....	1,533
2. SECURITIES.....	8,963
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,233
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	187
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,046
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	554
7. OTHER REAL ESTATE OWNED.....	34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	415
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	34,423
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	34,423

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	31,534
(1) NONINTEREST-BEARING.....	8,881
(2) INTEREST-BEARING.....	22,653
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	278
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,812
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	676
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,611
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	34,423

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE PRESIDENT;
BELMEAR D. BROWN, EXEC. VICE PRESIDENT/CASHIER; MICHAEL E. LOSH,
MARLIN R. WITTWER, VICE PRESIDENTS

DIRECTORS-

CHARLES M. MCAFEE, JAMES D. PORTER, ROBERT D. HELMS,
CHARLES M. SEARLE, ELIZABETH S. SEARLE, BELMEAR D. BROWN,
KEENAN G. ERTEL

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,253
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,999
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,442
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	286
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,156
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	799
7. OTHER REAL ESTATE OWNED.....	3,205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	579
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,991
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,991

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,787
(1) NONINTEREST-BEARING.....	5,781
(2) INTEREST-BEARING.....	27,006
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	218
16. OTHER BORROWED MONEY.....	1,442
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	91
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	621
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,159
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	332
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,832
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,991

OFFICERS-

DEAN BROSIUS, PRESIDENT; WILLIAM E. LEESON, VICE PRESIDENT;
THOMAS R. MAGNUSON, CASHIER

DIRECTORS-

DEAN BROSIUS, DENNIS W. WHITE, JOHN PEROULIS, CHARLES F. SIS,
LYNN K. WHITEMAN

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,574
B. INTEREST-BEARING BALANCES.....	220
2. SECURITIES.....	3,836
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,340
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,416
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	484
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,932
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	529
7. OTHER REAL ESTATE OWNED.....	130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	392
11. OTHER ASSETS.....	526
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,479
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,479

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,307
(1) NONINTEREST-BEARING.....	3,438
(2) INTEREST-BEARING.....	20,869
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	295
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,602
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,677
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,877
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,877
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,479

OFFICERS-

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT;
HAROLD CLIFFORD GOSS, EXEC. VICE PRESIDENT; DARLENE M. HALAZON, VICE
PRESIDENT/CASHIER

DIRECTORS-

PAUL P. PIPER, JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN,
GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN,
KAY C. DRURY, HAROLD CLIFFORD GOSS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,977
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	2,012
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,295
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,095
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,007
7. OTHER REAL ESTATE OWNED.....	211
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	23
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	384
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,408
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,408

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,751
(1) NONINTEREST-BEARING.....	3,452
(2) INTEREST-BEARING.....	14,299
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,934
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	555
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	669
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,474
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,474
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,408

OFFICERS-

THEODORE H. MUELLER, SR., CHAIRMAN OF THE BOARD/PRESIDENT;
NANCY DUMMER, VICE PRESIDENT/CASHIER

DIRECTORS-

THEODORE H. MUELLER, JOYCE H. MUELLER, RICHARD W. JOHNSON
MEL PATTERSON, WAYNE R. MCCORMICK

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	311
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,074
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,628
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,550
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	201
7. OTHER REAL ESTATE OWNED.....	686
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,208
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,208

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,663
(1) NONINTEREST-BEARING.....	1,053
(2) INTEREST-BEARING.....	5,610
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	93
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,816
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	148-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	392
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	392
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,208

OFFICERS-

TODD E. WRIGHT, PRESIDENT; DARREN DAVIES, CASHIER

DIRECTORS-

ELIZABETH A. CONOUR, DAVID G. COLVILLE, ROGER N. KNAPP,
LARRY R. MARTZ, TODD E. WRIGHT, (MR.) VIVIAN ERIKSEN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,769
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,330
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	625
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,640
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	328
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,312
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	228
7. OTHER REAL ESTATE OWNED.....	124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	407
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,795
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,795

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,976
(1) NONINTEREST-BEARING.....	4,322
(2) INTEREST-BEARING.....	9,654
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,041
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25
25. SURPLUS.....	425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,304
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,754
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,795

OFFICERS-

WALTER EMERY, CHAIRMAN OF THE BOARD; EUGENE H. ROCK, PRESIDENT;
GEORGE F. ROCK, EXEC. VICE PRESIDENT; PATRICIA CONNELL, VICE PRESIDENT/
CASHIER; LORETTA A. SMITH, JUDITH A. WAGNER, GEORGE DREMAN,
HOWARD JACOBSEN, ROGER WOLMAN, VICE PRESIDENTS

DIRECTORS-

WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE,
EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, REX L. MORGAN,
ROBERT W. WALTER, JOHN A. YELENICK, W.W. WILSON, DIRECTOR EMERITUS
ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,968
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,045
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	48,402
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	536
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	47,866
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,078
7. OTHER REAL ESTATE OWNED.....	1,539
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,167
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	75,063
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	75,063

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	66,541
(1) NONINTEREST-BEARING.....	13,866
(2) INTEREST-BEARING.....	52,675
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	357
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	765
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	67,663
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	900
25. SURPLUS.....	2,100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,400
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,400
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,400
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	75,063

OFFICERS-

WILLIAM WEHNER, PRESIDENT/CEO; RICK R. SEIFERTH, SR. VICE PRESIDENT;
 GREGORY C. DEWIT, CHARLES R. SCHIEL, VICE PRESIDENT/CASHIER

DIRECTORS-

WILLIAM H. WHERNER, EARL E. HOELLEN, LEO ROSTERMUNDT, SAMUEL R. FREEMAN

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,258
B. INTEREST-BEARING BALANCES.....	891
2. SECURITIES.....	1,250
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	6,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,429
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	192
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,237
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	152
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	91
11. OTHER ASSETS.....	249
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,128

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,791
(1) NONINTEREST-BEARING.....	7,593
(2) INTEREST-BEARING.....	16,198
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	15
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,963
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	1,110
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	45-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,165
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,165
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,128

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD/PRESIDENT; W. KENT WINKER, EXEC.
VICE PRESIDENT; GARY FEY, VICE PRESIDENT/CASHIER; JAMES W. KING, SR.
VICE PRESIDENT; RICHARD COUNLEY, KIRK HUGGINS, RONALD D. HUSER,
RAYMOND MUNOZ, VICE PRESIDENTS

DIRECTORS-

JON P. COATES, SHEILA JOHNSON, RAYMOND C. KOERNIG JR., E.C. VINER,
NORMAN B. WOOD, HARRY J. GOBERT, PAUL G. WEST, PETER J. ABLANCZY,
M. KENT WINKER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,449
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,988
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	11,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	70,793
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,062
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	68,731
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,862
7. OTHER REAL ESTATE OWNED.....	6,026
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	18
11. OTHER ASSETS.....	2,015
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	116,339
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	116,339

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	102,321
(1) NONINTEREST-BEARING.....	28,743
(2) INTEREST-BEARING.....	73,578
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,595
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,459
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	409
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	106,784
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	520
25. SURPLUS.....	4,155
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,880
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,555
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,555
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	116,339

OFFICERS-

NORMAN B. WARD, PRESIDENT; CINDY ALMQUIST, VICE PRESIDENT/CASHIER
WILLIAM STEITZ, VICE PRESIDENT

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST,
NORMAN B. WOOD, HARRY J. GOBERT, RAYMOND C. KOERNIG, JR.,
E.C. VINER, M. KENT WINKER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,788
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	892
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	B,714
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	276
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	B,438
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	145
7. OTHER REAL ESTATE OWNED.....	4
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	136
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,203
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,203

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,264
(1) NONINTEREST-BEARING.....	4,325
(2) INTEREST-BEARING.....	6,939
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	140
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,404
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	799
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,799
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,203

OFFICERS-

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY,
VICE PRESIDENT/CASHIER; JEAN WARREN, RONN F. CASTLE, VICE PRESIDENTS

DIRECTORS-

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE,
HAROLD R. LACY

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,091
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,903
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,210
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,470
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,260
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	885
7. OTHER REAL ESTATE OWNED.....	2,017
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	363
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,729
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,729

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,175
(1) NONINTEREST-BEARING.....	12,261
(2) INTEREST-BEARING.....	16,914
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,292
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	737
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,437
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,437
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,729

OFFICERS-

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT;
N.R. LOCKWOOD, EXECUTIVE VICE PRESIDENT; CECIL MCGLOTHLEN, SR. VICE
PRESIDENT/CASHIER; THOMAS GORDON, JOHN LAWRENCE, SR. VICE PRESIDENTS;
JAMES E. BENNETT, VAN T. RAMETTA, LOYD E. HOSKINS, JAMES L. HERDE,
WILLIAM E. MARTIN, BRUCE C. HARBISON, VICE PRESIDENTS

DIRECTORS-

JOHN G. WILKINSON, ROBERT E. BRYAN, JR., N.R. LOCKWOOD, THOMAS GORDON,
J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE CAULKINS, JR.,
GARTH C. GRISSOM, ELWOOD KULLGREN

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	15,254
B. INTEREST-BEARING BALANCES.....	3,603
2. SECURITIES.....	57,538
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	49,053
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	48,387
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	849
7. OTHER REAL ESTATE OWNED.....	574
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	3,588
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,737
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	131,530
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	131,530

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	114,416
(1) NONINTEREST-BEARING.....	30,762
(2) INTEREST-BEARING.....	83,654
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,221
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	115,637
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	5,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8,893
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	15,893
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	15,893
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	131,530

OFFICERS-

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC.
VICE PRESIDENT; RICHARD M. KUNA, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN,
DAVID S. BERSHOF

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,992
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,081
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,604
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	182
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,422
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	232
7. OTHER REAL ESTATE OWNED.....	93
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	389
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,309
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,309

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,369
(1) NONINTEREST-BEARING.....	7,690
(2) INTEREST-BEARING.....	18,679
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,501
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	900
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	558
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,808
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,808
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,309

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT,
SR. VICE PRESIDENT/CASHIER; RICHARD E. WATSON, CRAIG CAUKIN,
BYRON HASSTEDT, SR. VICE PRESIDENTS; EDWARD M. ALCOTT, RALPH RASKIN,
JOHN PERKINS, JACK CARTER, DAVID S. HUSBARD, VICE PRESIDENTS

DIRECTORS-

BERNARD J. SCHAFFNER, CHARLES M. SHAYER, MAX WEISBLY, PAUL MILLER,
ARNOLD ALPERT, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, I. J. SHORE,
RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, ARNOLD COOK,
MARK LEVINE, WILLIAM P. JOHNSON, ADVISORY

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11,487
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,810
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	14,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	96,391
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,113
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	95,278
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,427
7. OTHER REAL ESTATE OWNED.....	2,934
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	682
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,543
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	138,661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	138,661

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	126,209
(1) NONINTEREST-BEARING.....	34,199
(2) INTEREST-BEARING.....	92,010
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	682
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	882
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	127,773
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	6,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	888
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,888
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,888
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	138,661

OFFICERS-

W.R. JORGENSEN, CHAIRMAN OF THE BOARD; ROGER R. REILING, PRESIDENT;
WARREN H. KNOLL, SR. VICE PRESIDENT; JAMES E. WILLIAMS, VICE PRESIDENT/
CASHIER

DIRECTORS-

JERRAL BALMAN, WILLIAM BOWNESS, LEWIS LOW, LARRY MENEFFEE,
JAMES P. THOMAS, THOMAS COX, AUGUST FISCHER, LEN SNYDER,
ROGER REILING, CHARLES SILLSTROP, RICHARD TUCKER, DARRYL BIGGERSTAFF

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,369
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	588
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,371
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	221
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,150
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	62
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	349
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,907
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,907

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,793
(1) NONINTEREST-BEARING.....	11,050
(2) INTEREST-BEARING.....	1,743
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	950
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	84
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,827
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	667
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	413
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,080
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,080
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,907

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE PRESIDENT;
WILLIAM COATHMAN, E. EUGENE SCHNABEL, SR. VICE PRESIDENTS;
BERNARD STAEBELL, VICE PRESIDENT/CASHIER; DAN E. GRIFFIN,
VAUGHN E. NICHOLS, SUSAN M. CREEL, VICE PRESIDENTS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY,
WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR,
ROBERT E. JORDAN

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,381
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	84,114
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	51,762
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	50,662
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,629
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,698
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	158,084
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	158,084

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	139,692
(1) NONINTEREST-BEARING.....	32,708
(2) INTEREST-BEARING.....	106,984
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	192
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	591
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	140,475
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	10,609
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	17,609
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	17,609
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	158,084

OFFICERS-

JOHN T. SKALET, PRESIDENT; DAVID R. DAUGHTERY, CASHIER

DIRECTORS-

RAYMOND T. BAKER, ROBERT W. GRAF, HARED GUZOFKY, GARY KLEARMAN,
 ANDY LOVE, LARRY A. MIZEL, DONALD P. SHWAYDEK, MICHAEL G. MILES

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	976
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,984
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,231
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	33
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,198
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	119
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	355
11. OTHER ASSETS.....	210
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,992
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..<	10,992

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,134
(1) NONINTEREST-BEARING.....	2,897
(2) INTEREST-BEARING.....	6,237
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	19
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,153
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	1,017
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	72
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,839
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,839
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,992

OFFICERS-

THOMAS O'HARA, PRESIDENT; RANDALL SKITT, CASHIER

DIRECTORS-

RAYMOND T. BAKER, NORMAN BROWNSTEIN, HAROLD GUZOFSKY, LARRY A. MIZEL,
GARY KLEARMAN, EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAF,
WILLIAM B. KEMPER, THOMAS O'HARA, DONALD P. SHWAYDER, CALVIN EISENBERG

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	915
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,836
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,355
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,077
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,999
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	70
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	23
11. OTHER ASSETS.....	238
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,436
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..<	20,436

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,743
(1) NONINTEREST-BEARING.....	2,926
(2) INTEREST-BEARING.....	15,817
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,864
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	538
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	534
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,572
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,436

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/
 CASHIER; MARK A. FRANK, DEBBIE SILVERMAN, VICE PRESIDENTS

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFKY,
 EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE,
 JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, CALVIN EISENBERG

DECEMBER 31, 1990
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,558
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	88,257
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,570
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	49,340
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,095
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	48,245
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	777
7. OTHER REAL ESTATE OWNED.....	1,124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	1,026
11. OTHER ASSETS.....	2,666
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	161,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	161,223

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	146,751
(1) NONINTEREST-BEARING.....	35,793
(2) INTEREST-BEARING.....	110,958
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,930
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	148,681
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	2,620
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	9,122
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	12,542
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	12,542
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	161,223

OFFICERS-

JAMES F. MARSICO, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS-

RAYMOND BAKER, ROBERT GRAF, HAROLD GUZOFSKY, GARY KLEARMAN, LARRY MIZEL,
 WILLIAM B. KEMPER, DONALD L. KORTZ, HENRY J. COLL, JR.

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,205
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,246
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	830
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,172
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	187
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,985
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	740
7. OTHER REAL ESTATE OWNED.....	229
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	273
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,508

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,981
(1) NONINTEREST-BEARING.....	5,306
(2) INTEREST-BEARING.....	12,675
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	128
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,109
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	763
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	886
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,399
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,399
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,508

OFFICERS-

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT;
HAROLD V. LUSTIG, SR. EXEC. VICE PRESIDENT; JO ANN BROCKWAY, SR. VICE
PRESIDENT/CASHIER; E. STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON
PAULETTE REDLER, VICE PRESIDENTS

DIRECTORS-

JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER, ZELLIE BERENBAUM,
JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,257
B. INTEREST-BEARING BALANCES.....	4,786
2. SECURITIES.....	19,182
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	52,100
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	526
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	51,574
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	536
7. OTHER REAL ESTATE OWNED.....	1,731
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,040
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	90,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	90,931

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	81,157
(1) NONINTEREST-BEARING.....	16,046
(2) INTEREST-BEARING.....	65,111
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	734
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	81,891
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	2,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,040
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,040
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,040
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	90,931

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, SR. VICE PRESIDENT;
DONALD LANCASTER, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

DONALD H. SCHURR, JR., TERENCE F. SMITH, JESSE CARRAWAY,
RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,658
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	2,885
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	27,313
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	417
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	26,896
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	669
7. OTHER REAL ESTATE OWNED.....	898
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	522
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,528

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,272
(1) NONINTEREST-BEARING.....	7,539
(2) INTEREST-BEARING.....	29,733
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	376
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,648
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,300
25. SURPLUS.....	833
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	747
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,880
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,880
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,528

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;
 LARRY G. GOSHA, CASHIER; JUDITH B. KAUTZ, ROBERT SHATTUCK,
 VICE PRESIDENTS

DIRECTORS-

LAURIE A. WILSON, JERROLD B. EVANS, WILLIAM T. BIDDLE, HOWARD L. FARKAS
 LLOYD E. HAYNE, RALPH D. JOHNSON, RICHARD C. SAUNDERS, C. GALE SELLENS,
 HERMAN J. ZUECK, J.W. WELLS, LARRY G. GOSHA

DECEMBER 31, 1990	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,162
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	27,237
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,810
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	52,549
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	508
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	52,041
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	931
7. OTHER REAL ESTATE OWNED.....	1,280
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	871
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	90,332
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	90,332
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	83,499
(1) NONINTEREST-BEARING.....	19,489
(2) INTEREST-BEARING.....	64,010
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	329
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	305
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	84,133
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	199
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,199
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,199
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	90,332

OFFICERS-

MICHAEL Y. MEGANCK, PRESIDENT/CHAIRMAN OF BOARD;
 THOMAS R. PFANNENSTIEL, VICE PRESIDENT/CASHIER
 ARNOLD A. PARKS, JOSEPH J. WOLF, VICE PRESIDENT

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,
 RICHARD TUCKER, BOB GREENE, JAMES L. RUMSEY, ROBERT S. TUTAG

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,980
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	590
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,612
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	468
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,144
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	513
7. OTHER REAL ESTATE OWNED.....	906
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,688
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	46,644
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	46,644

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	42,774
(1) NONINTEREST-BEARING.....	9,604
(2) INTEREST-BEARING.....	33,170
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	506
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,451
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	594
25. SURPLUS.....	1,056
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,644
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	101
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,193
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	46,644

OFFICERS-

JAMES A. SIMON, PRESIDENT; JOHN A. STEDEFOR, SR. VICE PRESIDENT;
 TIM E. BUCHANAN, VICE PRESIDENT; DON LENOCKER, VICE PRESIDENT/CASHIER

DIRECTORS-

LEWIS M. BORDEN III, BOB GREENE, GARY S. JUDD, JAMES A. SIMON,
 RICHARD B. TUCKER, ROBERT S. TUTAG, G. JACKSON TANKERSLEY, JR.
 (ADVISORY DIRECTOR)

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,968
B. INTEREST-BEARING BALANCES.....	840
2. SECURITIES.....	1,958
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,735
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,659
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	164
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,495
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	251
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	187
11. OTHER ASSETS.....	340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,274
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,274

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,552
(1) NONINTEREST-BEARING.....	4,107
(2) INTEREST-BEARING.....	12,445
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	449
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,071
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	987
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	234-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,203
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,203
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,274

OFFICERS-

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT;
CYNTHIA ANN CULKIN, VICE PRESIDENT; CINDY M. TUREK/CASHIER

DIRECTORS-

PHILLIP J. HOGUE, JOHN FULLER, JR., ERIKA SCHAFER, LINDA SANDERS,
JOHN FITZGERALD, THOMAS A. GART, H. DEWITT MITCHELL, ROGER M. BARKIN, M. D.
GERALD E. ARNDT, CARY CLARK, MARILYN EDWARDS, DALE FINGERSH, TOM WATKINS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	837
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,204
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	885
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	558
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	7
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	551
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	87
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	112
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,676
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,676

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,473
(1) NONINTEREST-BEARING.....	3,410
(2) INTEREST-BEARING.....	4,063
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,516
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	618
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	258-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,160
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,160
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,676

OFFICERS-

E.G. MERRITT, M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE PRESIDENT/
CASHIER; J.C. KINKADE, 1ST VICE PRESIDENT; MERTON R. TAYLOR,
WILLIAM K. NIELSON, 2ND VICE PRESIDENTS; EDWARD G. MERRITT, JR.,
MARY RUTH MAJORS, VICE PRESIDENTS

DIRECTORS-

DONALD K. MAJORS, E.G. MERRITT, M.D., J.C. KINKADE, MERTON R. TAYLOR,
WILLIAM K. NIELSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,447
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	23,451
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,864
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,768
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	146
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	857
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,719
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,719

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,709
(1) NONINTEREST-BEARING.....	4,525
(2) INTEREST-BEARING.....	32,184
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	468
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,177
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	1,025
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,317
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,542
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,542
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,719

OFFICERS-

RON NOLDE, PRESIDENT; SHARON RIDDELL, VICE PRESIDENT;
ELLA CRAWFORD, CASHIER

DIRECTORS-

RON NOLDE, CECIL D. MARTIN, ROSS O. CARHART, ROBERT G. THOMPSON
GARY W. GRAF

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	723
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,219
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,881
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	127
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,754
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	57
7. OTHER REAL ESTATE OWNED.....	882
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	455
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,440
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,440

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,627
(1) NONINTEREST-BEARING.....	1,015
(2) INTEREST-BEARING.....	10,612
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,693
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	70
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	747
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	747
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,440

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT;
BILL SANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANENETTI, PETER N. GUY, J. ROBERT YOUNG, RODNEY SLIFER,
WILLIAM B. VOLBRACHT, PHIL FRANK, WALLACE A.E. DE BEQUE,
ROBERT F. DOWNS, JACK E. EDGINGTON,

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	627
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,085
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	158
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,715
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,578
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	325
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	633
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,406
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,406

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,495
(1) NONINTEREST-BEARING.....	1,179
(2) INTEREST-BEARING.....	11,316
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,580
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	226
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	826
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	826
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,406

OFFICERS-

NED E. OYLER, CHAIRMAN OF THE BOARD; JAMES W. JOHNSON, PRESIDENT;
 LARRY EVENSON, VICE PRESIDENT/CASHIER; ROBERT KAUFMAN, VICE PRESIDENT

DIRECTORS-

NED E. OYLER, MICHAEL J. PINT, JOHN MORRISON,
 ROBERT E. KAUFMAN, BARBARA FORSTER

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,714
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,124
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,414
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	260
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
O. NET LOANS AND LEASES.....	14,154
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	674
7. OTHER REAL ESTATE OWNED.....	403
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	325
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,144
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,144

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,578
(1) NONINTEREST-BEARING.....	3,008
(2) INTEREST-BEARING.....	22,570
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND OBLIGATIONS SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,824
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	620
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,320
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,320
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,144

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II, EXEC. VICE PRESIDENT;
MELVIN D. SEVERSON, SR. VICE PRESIDENT; CARLA L. GARTON, CASHIER;
KENNETH D. STUMPF, DAN ROCKWELL, VICE PRESIDENTS

DIRECTORS-

WILLIAM A. BOWNESS, JOHN E. BOWNESS, II, MELVIN D. SEVERSON,
CARLA L. GARTON, JOHN LEFFLER, KENNETH F. LIND

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,346
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,506
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	805
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,697
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	285
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,412
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	413
7. OTHER REAL ESTATE OWNED.....	123
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,132
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,132

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,014
(1) NONINTEREST-BEARING.....	2,685
(2) INTEREST-BEARING.....	17,329
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	200
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,468
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	664
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,664
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,664
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,132

OFFICERS-

FRANK S. PETERSON, PRESIDENT; C. STAN SLIFE, JR., EXEC. VICE PRESIDENT;
JOHN F. EZELL, VICE PRESIDENT/CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, FRANK S. PETERSON,
GLEN S. CLARK, JR., JOHN P. DIKEOU, JACK L.K. GRUNWALD

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,115
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	30,794
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	30,905
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	370
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,535
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,365
7. OTHER REAL ESTATE OWNED.....	251
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,448
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	81,158
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	81,158

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	73,231
(1) NONINTEREST-BEARING.....	19,102
(2) INTEREST-BEARING.....	54,129
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,203
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	438
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	74,872
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,286
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,286
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,286
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	81,158

OFFICERS-

NORMAN B. WOOD, PRESIDENT; CINDY ALMQUIST, VICE PRESIDENT/CASHIER
DENNIS HECKART, VICE PRESIDENT

DIRECTORS-

JON P. COATES, RAYMOND C. KOENIG, JR., M. KENT WINKER, E.C. VINER,
PETER J. ABLANCZY, SHEILA R. JOHNSON, HARRY J. GOBERT, NORMAN B. WOOD,
PAUL G. WEST

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,086
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,630
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,305
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,072
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	343
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,729
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	571
7. OTHER REAL ESTATE OWNED.....	439
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	154
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,914
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,914

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,508
(1) NONINTEREST-BEARING.....	5,467
(2) INTEREST-BEARING.....	13,041
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,651
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,600
25. SURPLUS.....	309
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	646-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,263
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,263
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,914

OFFICERS-

A. EMMET STEPHENSON, JR., CHAIRMAN OF THE BOARD; RALPH C. EPEN,
PRESIDENT; FRANCIS JOHN TATE, EXECUTIVE VICE PRESIDENT;
GREER POTTER-HOWARD, CASHIER

DIRECTORS-

MARTIN J. WOHNLIICH, RALPH C. EPEN, GREGORY LAWTON, DIANE D. WRITER,
A. EMMET STEPHENSON, JR., TONI E. STEPHENSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,061
B. INTEREST-BEARING BALANCES.....	1,464
2. SECURITIES.....	308
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,323
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,250
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	244
7. OTHER REAL ESTATE OWNED.....	212
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,596
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,596

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,769
(1) NONINTEREST-BEARING.....	3,633
(2) INTEREST-BEARING.....	8,136
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	9,890
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,738
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	42-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	858
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,596

OFFICERS-

NANCY H. BELL, PRESIDENT; WESLEY A. KING, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
NANCY H. BELL

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,010
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,767
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,910
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	106
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,804
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	398
7. OTHER REAL ESTATE OWNED.....	41
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	304
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,424
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,424

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,172
(1) NONINTEREST-BEARING.....	6,349
(2) INTEREST-BEARING.....	13,823
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,228
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	296
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,196
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,196
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,424

OFFICERS-

MICHAEL G. MILLS, PRESIDENT; FRANK FORBES, CASHIER

DIRECTORS-

RAYMOND T. BAKER, ROBERT W. GRAF, HARED GUZOFISKY, GARY KLEARMAN,
ANDY LOVE, LARRY A. MIZEL, DONALD P. SHWAYDEK, MICHAEL G. MILLS

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	624
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,202
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,041
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,967
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	743
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	285
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,746
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,746

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,349
(1) NONINTEREST-BEARING.....	1,847
(2) INTEREST-BEARING.....	10,502
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	40
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,389
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	357
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,357
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,357
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,746

OFFICERS-

RON B. ROBINSON, CHAIRMAN OF THE BOARD/PRESIDENT/CEO;
GERALD F. KOCH, SR. VICE PRESIDENT; ROBERT I. DELL, CASHIER

DIRECTORS-

THOMAS DREVER, ROB B. ROBINSON, VERNER CRAYNE, GERALD F. KOCH,
ROBERT A. UCHIN, D.D.S.

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,664
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,130
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	237
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,893
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	186
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	81
11. OTHER ASSETS.....	350
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,511
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,511

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,201
(1) NONINTEREST-BEARING.....	5,646
(2) INTEREST-BEARING.....	10,555
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	343
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	261
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,805
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	479
25. SURPLUS.....	227
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	706
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	706
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,511

OFFICERS-

S.G. SEAY, PRESIDENT; C. WALTER WILSON, VICE PRESIDENT;
FRANK Y. BARNETT, VICE PRESIDENT

DIRECTORS-

STEPHEN G. SEAY, GARY S. JUDD, LEWIS M. BORDEN III, BOB GREEN,
G. JACKSON TANKERSLEY, JR., RICHARD TUCKER, JAMES L. RUMSEY, ROBER TUTAG

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,604
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,568
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	445
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,744
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	202
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,542
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,652
7. OTHER REAL ESTATE OWNED.....	373
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	721
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,905
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,905

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,892
(1) NONINTEREST-BEARING.....	5,185
(2) INTEREST-BEARING.....	14,707
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	153
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	172
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,217
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,323
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	135-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,688
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,688
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,905

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE PRESIDENT;
ALEXANDER R. BEARD, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
A. BLAINE ALLEY

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	447
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,704
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,297
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,062
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	55
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,007
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	45
7. OTHER REAL ESTATE OWNED.....	78
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	87
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,665
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,665

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,263
(1) NONINTEREST-BEARING.....	780
(2) INTEREST-BEARING.....	4,483
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	16
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,279
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	60
25. SURPLUS.....	60
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	266
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,665

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER

DIRECTORS-

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, C. FRANKLIN HIX, JR.

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,173
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,978
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,120
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,027
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	288
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,739
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	811
7. OTHER REAL ESTATE OWNED.....	186
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	496
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,503
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,503

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,251
(1) NONINTEREST-BEARING.....	3,711
(2) INTEREST-BEARING.....	29,540
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	278
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,529
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,774
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,974
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,974
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,503

OFFICERS-

ROBERT H. HAMMOND, PRESIDENT; J.M. MASON, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT H. HAMMOND, JOHN A. FISCHER, JAMES M. MANSON, RAYMOND W. CRIST,
LAWRENCE WARD, RICHARD L. CLYMER

DECEMBER 31, 1990	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,618
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,405
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	229
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,176
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	252
7. OTHER REAL ESTATE OWNED.....	200
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	480
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	34,868
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	34,868
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,001
(1) NONINTEREST-BEARING.....	7,894
(2) INTEREST-BEARING.....	24,107
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	355
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,356
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	325
25. SURPLUS.....	825
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,362
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,512
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	2,512
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	34,868

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; JOHN A. FISCHER, CHAIRMAN OF THE BOARD/
VICE PRESIDENT; ROBERT HAMMOND, DENNIS M. MATHISEN, DANIEL T. LINDSAY,
CHARLES GESME, VICE PRESIDENTS; HAROLD M. HERN, JR., CASHIER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ROBERT H. HAMMOND,
RAYMOND W. CRIST, MARSHALL MCCLUNG, GARY R. POPE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	488
8. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,418
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	755
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,325
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	81
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,244
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	54
7. OTHER REAL ESTATE OWNED.....	17
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	28
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	379
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,383
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,383

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,558
(1) NONINTEREST-BEARING.....	1,407
(2) INTEREST-BEARING.....	7,151
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	114
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,672
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	245
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	346
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	711
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,383

OFFICERS-

JANET C. PEARSON, PRESIDENT; MERLE M. KLOCKE, VICE PRESIDENT;
ANGELA HABBEN, CASHIER

DIRECTORS-

RICHARD TUCKER, GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY,
BOB GREENE, JANET C. PEARSON, JAMES L. RUMSEY, ROBERT S. TUTAG

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,403
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,427
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,856
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	157
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,699
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,326
7. OTHER REAL ESTATE OWNED.....	307
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	525
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,687
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,687

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,439
(1) NONINTEREST-BEARING.....	3,154
(2) INTEREST-BEARING.....	8,285
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	2,235
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	3,000
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,782
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	616
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	211-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	905
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	905
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,687

OFFICERS-

ROBERT S. EVERITT, CHAIRMAN OF THE BOARD; THOMAS S. BYINGTON, PRESIDENT;
MARY ANN FISKETJON, VICE PRESIDENT/CASHIER; MICHAEL J. MCLAREN, VICE
PRESIDENT

DIRECTORS-

STEPHEN D. JOYCE, THOMAS S. BYINGTON, DENNIE F. SINNETT,
DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER,
SCOTT R. LARRABEE, LUCIA A. LILEY, JEROME D. CARR

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,448
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	4,323
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,115
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,419
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	169
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,250
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	245
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	15
11. OTHER ASSETS.....	217
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,713
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,713

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,229
(1) NONINTEREST-BEARING.....	6,246
(2) INTEREST-BEARING.....	15,983
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,327
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	803
25. SURPLUS.....	304
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	279
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,713

OFFICERS-

JERRY C. REEVES, PRESIDENT; LARRY V. MORRIS, SR. VICE PRESIDENT;
GARY L. BUTLER, VICE PRESIDENT; KAREL R. BAKER, CASHIER

DIRECTORS-

JOHN P. COATES, JERRY C. REEVES, JOHN M. TOLIVER, HAROLD JOHNSON

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,336
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,479
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,020
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,496
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	387
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,109
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	754
7. OTHER REAL ESTATE OWNED.....	368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	325
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,391
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,391

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,604
(1) NONINTEREST-BEARING.....	3,760
(2) INTEREST-BEARING.....	18,844
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	247
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,851
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	328
25. SURPLUS.....	870
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	342
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,540
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,540
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,391

OFFICERS-

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE PRESIDENT;
NYLA ANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS-

JAMES C. HEABERLIN, RICK D. ROHR, DAVID W. SHAFER, RICHARD J. ZIEMAN,
JOANN L. HEABERLIN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	568
B. INTEREST-BEARING BALANCES.....	396
2. SECURITIES.....	1,704
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,636
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	105
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,531
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	156
7. OTHER REAL ESTATE OWNED.....	229
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	301
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,885
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,885

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,947
(1) NONINTEREST-BEARING.....	1,976
(2) INTEREST-BEARING.....	6,971
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	30
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,025
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	360
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	860
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,885

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DAVE OAKESON, SR. EXEC. VICE PRESIDENT;
DONALD T. TOMOI, GARY AREHART, EXEC. VICE PRESIDENTS; GRANT EDWARDS,
VICE PRESIDENT/CASHIER; JIM FULLER, TOM PRENGER, VICE PRESIDENTS

DIRECTORS-

JOHN R. DENT, DAVID L. OAKESON, LEONARD H. MCCAIN,
STAN OLSEN, LARRY COUGHLIN, DENNIS W. WHITE, ROY G. DINSDALE, DON HEER,
THOMAS GODING, ROGER TUELL, GARY AREHART

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,836
B. INTEREST-BEARING BALANCES.....	757
2. SECURITIES.....	34,394
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,540
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	50,615
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	397
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	50,218
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	797
7. OTHER REAL ESTATE OWNED.....	768
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	212
11. OTHER ASSETS.....	1,463
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	107,985
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	107,985

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	99,596
(1) NONINTEREST-BEARING.....	20,191
(2) INTEREST-BEARING.....	79,405
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,182
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	100,778
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	450
24. COMMON STOCK.....	538
25. SURPLUS.....	2,501
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,732
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	14
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,207
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,207
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	107,985

OFFICERS-

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES,
PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, JAMES D. TREADWAY,
ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE PRESIDENTS; M. ELAINE MEYER,
CASHIER

DIRECTORS-

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER,
RONALD L. HAYS, JERRY K. JONES, DAVID OHMAN, DONALD A. OSTWALD

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,082
B. INTEREST-BEARING BALANCES.....	1,850
2. SECURITIES.....	44,148
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	39,326
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,293
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	38,033
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	619
7. OTHER REAL ESTATE OWNED.....	207
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,815
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	97,004
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	97,004

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	81,555
(1) NONINTEREST-BEARING.....	11,277
(2) INTEREST-BEARING.....	70,278
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	773
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	82,328
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,676
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	14,676
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	14,676
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	97,004

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; FRED T. RUFF, VICE PRESIDENT
JANICE C. NARRISH, CASHIER

DIRECTORS-

IRVIN L. BILLIARD, EUGENE V. DOTY, DAMON MCMAHAN,
DOROTHY MCMAHAN, RUSSELL L. RATHMAN

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	861
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,650
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,583
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	172
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,411
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	458
7. OTHER REAL ESTATE OWNED.....	121
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	216
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,617

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	11,724
(1) NONINTEREST-BEARING.....	2,404
(2) INTEREST-BEARING.....	9,320
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	45
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,769
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	320
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	128
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	848
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	848
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	12,617

OFFICERS-

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; DOYLE MARVIN, CASHIER/
 VICE PRESIDENT; JONATHAN R. FOX, VICE PRESIDENT

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,539
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	13,743
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,140
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	123
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,017
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	14
7. OTHER REAL ESTATE OWNED.....	7
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	775
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,845
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,845

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,761
(1) NONINTEREST-BEARING.....	1,791
(2) INTEREST-BEARING.....	19,970
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	329
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,090
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,355
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,845

OFFICERS-

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; RICHARD CHENOWETH, PRESIDENT;
VIRGINIA L. UNREIN, CASHIER;

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL,
MICHAEL BENNETT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	357
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,763
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	695
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,913
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	93
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,820
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	285
7. OTHER REAL ESTATE OWNED.....	316
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	150
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,386

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,620
(1) NONINTEREST-BEARING.....	1,227
(2) INTEREST-BEARING.....	7,393
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,689
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	147
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	697
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	697
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,386

OFFICERS-

RONALD F. HOWES, PRESIDENT; ARDELL PAULSON, SR. VICE PRESIDENT/CASHIER
TAD DIEDRICH, VICE PRESIDENT

DIRECTORS-

HARRY MOSGROVE, RONALD F. HOWES, JAMES R. RENCKENS, KEITH VAN VELKINBURGH

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,019
B. INTEREST-BEARING BALANCES.....	396
2. SECURITIES.....	2,179
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	55
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,549
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	124
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,425
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	83
7. OTHER REAL ESTATE OWNED.....	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	185
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,411
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,411

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,201
(1) NONINTEREST-BEARING.....	6,346
(2) INTEREST-BEARING.....	7,855
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,297
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	480
25. SURPLUS.....	568
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	66
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,114
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,114
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,411

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;
BILL SANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANENETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN W. COOPER,
WILLIAM B. VOLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,
J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,493
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,526
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	263
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,698
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	305
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,393
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	547
7. OTHER REAL ESTATE OWNED.....	76
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,255
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	30,553
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	30,553

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,435
(1) NONINTEREST-BEARING.....	5,394
(2) INTEREST-BEARING.....	23,041
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	185
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,620
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	883
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,933
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,933
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	30,553

OFFICERS-

DONALD L. VANDERHOOF, PRESIDENT, STEVEN VANDERHOOF, VICE PRESIDENT
EDDI VANDERHOOF, CASHIER

DIRECTORS-

NICHOLAS MASSARO, ROBERT CULTER, STEVEN VANDERHOOF, JAMES NELSON,
DONALD L. VANDERHOOF

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	789
B. INTEREST-BEARING BALANCES.....	972
2. SECURITIES.....	1,123
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,270
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	BB
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,182
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	430
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	119
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,615
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,615

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,913
(1) NONINTEREST-BEARING.....	505
(2) INTEREST-BEARING.....	8,408
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,005
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	110
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	610
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	610
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,615

OFFICERS-

C.E. STEVINSON, CHAIRMAN OF THE BOARD; MARK NORWALK, PRESIDENT;
PATRICK MCNUITY, VICE PRESIDENT/CASHIER; WALTER SCHWAB, VICE PRESIDENT

DIRECTORS-

MARK NORWALK, C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS,
DALE R. HINMAN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,413
B. INTEREST-BEARING BALANCES.....	600
2. SECURITIES.....	1,881
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,953
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	121
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,832
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	93
7. OTHER REAL ESTATE OWNED.....	172
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,452

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,828
(1) NONINTEREST-BEARING.....	4,190
(2) INTEREST-BEARING.....	9,638
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,925
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	519
25. SURPLUS.....	531
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	477
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,527
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,527
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,452

OFFICERS-

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE PRESIDENT;
CHARLES K. PERRY, PHYLLIS E. THRALL, VICE PRESIDENT;
VERLIA M. HELSEL, CASHIER

DIRECTORS-

CARL M. SHINN, MARTIN E. JENSEN, C.B. KENNEDY, J.B. MCKEEVER,
SARAH H. MCKEEVER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	729
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,465
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,812
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	103
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,709
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	125
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	351
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,629
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,629

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,299
(1) NONINTEREST-BEARING.....	1,249
(2) INTEREST-BEARING.....	11,050
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	147
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,446
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	140
25. SURPLUS.....	430
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	613
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,183
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,183
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,629

OFFICERS-

R.E. JOHNSON, CHAIRMAN OF THE BOARD; ROBERT E. JOHNSON, PRESIDENT;
NORMAN L. COOPER, ROGER L. MARTIN, VICE PRESIDENTS;
STEPHANIE J. TAYLOR, CASHIER

DIRECTORS-

R.E. JOHNSON, ROBERT E. JOHNSON, E.W. JOHNSON, NORMAN L. COOPER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,978
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	620
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	430
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,265
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	142
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,123
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	882
7. OTHER REAL ESTATE OWNED.....	117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	179
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,528

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,032
(1) NONINTEREST-BEARING.....	3,692
(2) INTEREST-BEARING.....	10,340
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,159
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	605
25. SURPLUS.....	125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	639
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,369
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,369
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,528

OFFICERS-

EDWARD A. CAPRA, PRESIDENT; ROBERT L. MEUSCH, VICE PRESIDENT;
RUTH RONNENBERG, CASHIER

DIRECTORS-

C. KENT KINGSBURY, JOEL C. ROTHMAN, JERALD L. STUGART, H. WAYNE HOOVER,
JERRY W. HOUSEL, JOHN L. SHUPE, EDWARD A. CAPRA

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,641
B. INTEREST-BEARING BALANCES.....	1,477
2. SECURITIES.....	6,333
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,440
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,840
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	269
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,571
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	37
7. OTHER REAL ESTATE OWNED.....	75
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	476
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,050
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,050

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,928
(1) NONINTEREST-BEARING.....	1,934
(2) INTEREST-BEARING.....	22,994
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	45
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	170
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,143
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	253
25. SURPLUS.....	253
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,401
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,907
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,907
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,050

OFFICERS-

JOHN C. TODD, CHAIRMAN OF THE BOARD; DENNIS W. WHITE, PRESIDENT;
ALAN L. LORD, EXECUTIVE VICE PRESIDENT; KATHRYN L. BOYLE, SR. VICE
PRESIDENT/CASHIER; RALPH T. ANDERS, JAMES W. DAVIES, SR. VICE
PRESIDENTS; JOHN M. KOSMICKI, JACK J. MEAKINS, N. JOYCE EHRlich,
THOMAS R. EVANS, VICE PRESIDENTS

DIRECTORS-

LAWRENCE W. MENEFFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE,
F. SCOTT THOMAS, JOHN C. TODD, DONALD W. WITTNAM, GEORGE W. DOERING,
JOHN W. KINKADE, JAMES R. LISTEN, HAROLD G. EVANS, JOHN M. TODD

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	13,096
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	22,821
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	16,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	90,447
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,308
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	89,139
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,820
7. OTHER REAL ESTATE OWNED.....	1,070
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,515
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	147,011
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	147,011

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	137,412
(1) NONINTEREST-BEARING.....	25,602
(2) INTEREST-BEARING.....	111,810
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	150
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	138,681
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,360
25. SURPLUS.....	3,382
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,588
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	147,011

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE PRESIDENT;
ROGER E. COTTEN, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

KENNETH PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER, ROBERT SWEITZER,
FRED FIELD, EDWARD BARTSCH, PETER D. VAN DORN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,663
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	4,163
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,953
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	376
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,577
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,485
7. OTHER REAL ESTATE OWNED.....	2,847
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	239
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,122
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,122

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,367
(1) NONINTEREST-BEARING.....	3,528
(2) INTEREST-BEARING.....	15,839
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	53
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	141
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,561
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	76
25. SURPLUS.....	346
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	139
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	561
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	561
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,122

OFFICERS-

LYOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, GREGORY P. CRANSTON,
VICE PRESIDENTS; KIRK A. LOWRY CASHIER

DIRECTORS-

LYOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART,
LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,395
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,364
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,456
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,331
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	125
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	393
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,308

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,298
(1) NONINTEREST-BEARING.....	2,945
(2) INTEREST-BEARING.....	18,353
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	128
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	228
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,654
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,554
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,654
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,654
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,308

OFFICERS-

J. B. MCKEEVER, PRESIDENT; BARBARA J. CLINE, SR. VICE PRESIDENT;
J. L. HUMRICH, OLIVER W. FOLSOM, VICE PRESIDENTS; RELLA ANN STEELE,
CASHIER

DIRECTORS-

JOHN H. WILLHITE, J.L. HUMRICH, L.L. MACFARLANE, J.B. MCKEEVER,
SARAH H. MCKEEVER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	597
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,266
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	675
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,947
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,812
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	92
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	666
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,108
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,108

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,751
(1) NONINTEREST-BEARING.....	1,479
(2) INTEREST-BEARING.....	13,272
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,883
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	490
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	625
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,108

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS, SR. VICE PRESIDENT;
KELLY M. WEST, CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
LENDIA I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	931
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	4,029
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,718
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	118
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,600
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	339
7. OTHER REAL ESTATE OWNED.....	228
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	161
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,388
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,388

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,769
(1) NONINTEREST-BEARING.....	2,875
(2) INTEREST-BEARING.....	10,894
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	125
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,986
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	567
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,402
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,402
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,388

OFFICERS-

ROBERT MCLEAN, CHAIRMAN; RONDA RYLATT, PRESIDENT;
JOHN RALPH MURPHY, VICE PRESIDENT; JANET E. FIELDS, CASHIER

DIRECTORS-

ROBERT MCLEAN, RONDA RYLATT, DAVID M. KANIGEL, J. RALPH MURPHY,
ARTHUR ROSEAN, DENNIS J. LUTZ, FORREST CHARLESWORTH,

DECEMBER 31, 199D ODD OMITED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,197
B. INTEREST-BEARING BALANCES.....	1,DDD
2. SECURITIES.....	2,119
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	633
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,178
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	75
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,1D3
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	386
7. OTHER REAL ESTATE OWNED.....	22
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	109
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,569
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,569

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,367
(1) NONINTEREST-BEARING.....	3,D5D
(2) INTEREST-BEARING.....	9,317
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	12D
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	12,487
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	25D
24. COMMON STOCK.....	20D
25. SURPLUS.....	494
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	138
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,082
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,082
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,569

OFFICERS-

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K SPEAROW,
SR. VICE PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS-

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	B29
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,530
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	3,710
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,915
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	B7
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,B2B
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	B2
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	364
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,343
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	22,343

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,390
(1) NONINTEREST-BEARING.....	3,776
(2) INTEREST-BEARING.....	16,614
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,671
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	972
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,672
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	1,672
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,343

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON LLOYD SMITH, VICE PRESIDENT;
BRENT BEICHLER, VICE PRESIDENT/CASHIER

DIRECTORS-

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, SR., LAVERN GLOVER,
IVAN D. SHUPE

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	713
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,690
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,802
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	164
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,638
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	219
7. OTHER REAL ESTATE OWNED.....	45
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	401
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,356

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,792
(1) NONINTEREST-BEARING.....	1,731
(2) INTEREST-BEARING.....	12,061
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,980
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	876
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,376
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,376
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,356

OFFICERS-

A.J. ANDERSON, PRESIDENT; DOUGLAS L. DITUS, SR. VICE PRESIDENT;
SHARRON METLI, VICE PRESIDENT; VERA A. JOHNSON, VICE PRESIDENT/CASHIER

DIRECTORS-

A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, DONALD E. SIECKE,
SHARRON L. METLI, DOUGLAS DITUS, DANA L. SEXSON, BILLY J. BANDT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	727
B. INTEREST-BEARING BALANCES.....	50
2. SECURITIES.....	4,868
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,309
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	203
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,106
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	219
7. OTHER REAL ESTATE OWNED.....	485
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	252
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,207
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..<	17,207

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,839
(1) NONINTEREST-BEARING.....	1,874
(2) INTEREST-BEARING.....	13,965
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	155
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,994
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	344
25. SURPLUS.....	679
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	190
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,213
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,213
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,207

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE)
VICE PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,110
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,371
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,575
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	188
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,387
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	167
7. OTHER REAL ESTATE OWNED.....	323
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	684
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,392
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,392

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,249
(1) NONINTEREST-BEARING.....	2,466
(2) INTEREST-BEARING.....	9,783
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	906
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	313
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,468
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	174
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	924
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,392

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; JOEL P. MAXCY, VICE PRESIDENT;
ANNA M. GUNDERSON, CASHIER; MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS-

NORRENE HARKER, JEAN N. ANDERSEN, BRUCE A. ANDERSEN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	635
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	10,776
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,964
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	66
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,898
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	146
7. OTHER REAL ESTATE OWNED.....	369
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	496
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,245
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,245

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,795
(1) NONINTEREST-BEARING.....	2,264
(2) INTEREST-BEARING.....	17,531
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	220
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,015
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,430
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,230
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,230
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,245

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE PRESIDENT;
DANA E. UNCAPHER, CASBIER

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,238
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	9,530
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,825
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	256
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,569
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	451
7. OTHER REAL ESTATE OWNED.....	539
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	82
11. OTHER ASSETS.....	883
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,387
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,387

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,264
(1) NONINTEREST-BEARING.....	7,269
(2) INTEREST-BEARING.....	19,995
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	1,170
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	114
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,548
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	539
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,839
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,839
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,387

OFFICERS-

R.H. JONES, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; ROBERT M. JONES,
EXEC. VICE PRESIDENT; R.W. BLAIR, VERLE MARTENS, SR. VICE PRESIDENTS;
JANET HILL, D.J. RIZZUTO, VICE PRESIDENTS; SHARRON JOHNSON, CASHIER

DIRECTORS-

PHILLIP MALOUFF, JR., FRANK JOBE, NORMAN L. MURPHY, MARY LOU JONES,
ROBERT H. JONES, ROBERT M. JONES, MARVIN KUBIN
NORMAN MURPHY

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,987
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,025
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,871
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	495
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,376
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,341
7. OTHER REAL ESTATE OWNED.....	5,239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	986
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,453
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,894
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	47,347

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	43,361
(1) NONINTEREST-BEARING.....	9,858
(2) INTEREST-BEARING.....	33,503
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	691
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	227
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,279
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	550
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	376-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,174
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,894
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,068
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	47,347

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE PRESIDENT;
ARTHUR C. DELVENTHAL, CASHIER/VICE PRESIDENT; ROY S. ARMSTRONG,
VICE PRESIDENT

DIRECTORS-

ROGER MADDUX, MICHAEL NICKLOS, R.J. NELSON, P.G. KREPS, L. DALE GOODWIN

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,677
B. INTEREST-BEARING BALANCES.....	1,463
2. SECURITIES.....	7,753
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	715
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,565
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	116
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,449
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	240
7. OTHER REAL ESTATE OWNED.....	254
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,442
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,993
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,993

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,404
(1) NONINTEREST-BEARING.....	2,940
(2) INTEREST-BEARING.....	17,464
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	506
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,910
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,383
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,083
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,083
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,993

OFFICERS-

DONALD E. IMEL, CHAIRMAN OF THE BOARD; RUDOLPH D. BIANCHI, PRESIDENT;
WANDA S. SMITH, CASHIER/EXECUTIVE VICE PRESIDENT

DIRECTORS-

DONALD E. IMEL, NYLE BARLOW, RUDOLPH D. BIANCHI, CHERYL RENNELS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	321
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,693
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	91
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,602
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	384
7. OTHER REAL ESTATE OWNED.....	62
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	120
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,600
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,600

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,942
(1) NONINTEREST-BEARING.....	746
(2) INTEREST-BEARING.....	4,196
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,001
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	206
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	91-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	16
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	599
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	599
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,600

OFFICERS-

RICK E. VANDYKE, PRESIDENT; GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD,
DEBBIE BOLENBAUCHER, CASHIER;

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS,
JAMES T. RUTHERFORD, GEORGE T. SWEENEY, RICK E. VANDYKE

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,099
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	2,846
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,804
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,806
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	305
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,501
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,596
7. OTHER REAL ESTATE OWNED.....	1,417
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	258
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,620
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,620

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,996
(1) NONINTEREST-BEARING.....	6,309
(2) INTEREST-BEARING.....	19,687
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,141
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	279
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,479
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,479
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,620

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; RICHARD KENNEDY, CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, HAROLD R. LACY, MICHAEL P. COTTER,
RAYMOND C. DELISLE, LOREN E. SWENSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,121
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,228
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	885
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,130
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	81
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,049
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	250
7. OTHER REAL ESTATE OWNED.....	413
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	87
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,033
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,033

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,787
(1) NONINTEREST-BEARING.....	1,788
(2) INTEREST-BEARING.....	5,999
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	25
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,812
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	79-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,221
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,221
28. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,033

OFFICERS-

DARREL W. LATHROP, PRESIDENT; STEVEN J. SWENSON, EXEC. VICE PRESIDENT/
CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
DARREL W. LATHROP

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,152
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,768
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	25,091
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	674
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,417
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,459
7. OTHER REAL ESTATE OWNED.....	1,660
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	732
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,188
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,188

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	46,275
(1) NONINTEREST-BEARING.....	9,210
(2) INTEREST-BEARING.....	37,065
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	664
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	180
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	47,119
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,644
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,069
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,069
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,188

OFFICERS-

DAVID A. WADE, PRESIDENT; JOHN D. ASBURY, EXEC. VICE PRESIDENT
STEVEN S. YOUNG, CASHIER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, JOHN D. ASBURY,
WILLIAM R. MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS,
DAVID A. WADE

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,820
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,787
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	266
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,521
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,596
7. OTHER REAL ESTATE OWNED.....	2,148
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	105
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	1
11. OTHER ASSETS.....	591
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,430
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,430

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,273
(1) NONINTEREST-BEARING.....	6,793
(2) INTEREST-BEARING.....	26,480
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	89
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	173
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,535
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	290
25. SURPLUS.....	1,275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	330
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,895
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,895
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,430

OFFICERS-

MAURICE E. GROTJOHN, PRESIDENT/CEO; GEORGE M. FORNNARINO EXEC. VICE
PRESIDENT; SUSAN MAHONEY, CASHIER

DIRECTORS-

MAURICE E. GROTJOHN, EDWARD L. NORTHWAY, HERMAN C. MEINDERS, LEO PAYNE,
STEEN RONLOV, BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,138
B. INTEREST-BEARING BALANCES.....	470
2. SECURITIES.....	17,387
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	11,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	68,850
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,379
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	67,471
5. ASSETS HELD IN TRADING ACCOUNTS.....	35,336
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,259
7. OTHER REAL ESTATE OWNED.....	4,250
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3,669
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	150,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	150,680

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	134,109
(1) NONINTEREST-BEARING.....	26,588
(2) INTEREST-BEARING.....	107,521
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	7,470
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,000
20. OTHER LIABILITIES.....	477
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	143,056
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,302
25. SURPLUS.....	560
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,762
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,624
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,624
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	150,680

OFFICERS-

KELSO KELLY, PRESIDENT; KATHRYN S. FUJITA, CASHIER

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,
RICHARD TUCKER, BOB GREENE, C. KELSO KELLY, JAMES L. RUMSEY,
ROBERT S. TUTAG

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	805
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	727
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,230
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,190
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	27
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,163
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,191
7. OTHER REAL ESTATE OWNED.....	65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	377
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,558

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,783
(1) NONINTEREST-BEARING.....	2,722
(2) INTEREST-BEARING.....	6,061
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,858
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	100
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	700
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	700
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,558

OFFICERS-

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT;
MICHAEL HARVEY, EXEC. VICE PRESIDENT; LARRY WYATT, SR. VICE PRESIDENT;
JANET MERLO, CASHIER; SUE ROOT, KENNETH MCDERMED, CRAIG GOBLE, BARBARA
MCVICKER, APRIL FAULL, DOTY WHITE, VICE PRESIDENTS

DIRECTORS-

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE SHERLOCK, LYNN TAYLOR

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,365
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,856
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,725
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,638
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	479
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	32,159
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	203
7. OTHER REAL ESTATE OWNED.....	802
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,231
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	55,341
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	488
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	55,829

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	51,208
(1) NONINTEREST-BEARING.....	4,831
(2) INTEREST-BEARING.....	46,377
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	509
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	51,717
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	440
25. SURPLUS.....	2,440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	744
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,624
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	488
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,122
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	55,829

OFFICERS-

RICHARD C. RODGERS, JR., PRESIDENT; JOANN O. CIRULLO,
MATTHEW RITACCO, CHARLES E. KRAGEL, SR. VICE PRESIDENTS;
ANN MARIE BRADACH, CASHIER

DIRECTORS-

JOANN O. CIRULLO, PETER COSGRIFF, JAMES E. MORRISON,
RICHARD C. RODGERS, JR., MATTHEW L. RITACCO, CHARLES KRAGEL

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,425
B. INTEREST-BEARING BALANCES.....	386
2. SECURITIES.....	11,307
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	2,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,024
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	101
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,923
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	305
7. OTHER REAL ESTATE OWNED.....	184
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	313
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,318
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,318

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,044
(1) NONINTEREST-BEARING.....	4,070
(2) INTEREST-BEARING.....	15,974
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	366
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,410
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	708
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,908
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,908
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,318

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; TERRY TRENT, VICE PRESIDENT;
CINDY ALMQUIST, CASHIER

DIRECTORS-

PETER J. ABLANCZY, RAYMOND C. KOERNIG, JR., HARRY G. GOBERT,
SHIELA R. JOHNSON, NORMAN B. WOOD, M. KENT WINKER, JON P. COATES,
E.C. VINER, PAUL G. WEST

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	563
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	819
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,030
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	121
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,909
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	19
7. OTHER REAL ESTATE OWNED.....	280
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	71
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,811

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,356
(1) NONINTEREST-BEARING.....	2,422
(2) INTEREST-BEARING.....	4,934
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,403
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	242-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	408
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	408
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,811

OFFICERS-

LEE ANNE LEWIS, PRESIDENT; D. BRIAN SWEANY, EXEC. VICE PRESIDENT;
MARY T. BUCK, CASHIER

DIRECTORS-

WARNER A. KNOBE, MICHAEL S. CASSIDY, LUCIUS F. CASSIDY, JR.,
LEE ANNE LEWIS, JERROLD G. HAUPTMAN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,182
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	812
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,852
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	140
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,712
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	399
7. OTHER REAL ESTATE OWNED.....	720
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	109
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,458
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,458

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,213
(1) NONINTEREST-BEARING.....	3,195
(2) INTEREST-BEARING.....	6,018
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	84
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,297
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	589-
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	161
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	161
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,458

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, EXEC. VICE PRESIDENT/CASHIER;
NORMA L. CONAWAY, VICE PRESIDENT

DIRECTORS-

JOSEPH C. FRENCH, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN,
JOSEPH B. BOWERS, EDWARD R. PEPPLER

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,628
8. INTEREST-BEARING BALANCES.....	2,879
2. SECURITIES.....	2,109
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,452
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	141
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,311
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	280
7. OTHER REAL ESTATE OWNED.....	495
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	173
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,575
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,575

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,573
(1) NONINTEREST-BEARING.....	4,157
(2) INTEREST-BEARING.....	15,416
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	59
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	199
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,831
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	844
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,744
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,744
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,575

OFFICERS-

JOHN C. RUDOLPH, CHAIRMAN OF THE BOARD; JOHN M. SHETTER, PRESIDENT;
ALICE M. BIER, VICE PRESIDENT/CASHIER

DIRECTORS-

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,
DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,
JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,096
B. INTEREST-BEARING BALANCES.....	600
2. SECURITIES.....	2,674
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,704
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	214
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,490
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	101
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	686
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,647
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	17,647

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,485
(1) NONINTEREST-BEARING.....	3,593
(2) INTEREST-BEARING.....	12,892
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,580
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	467
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,647

OFFICERS-

DAYTON E. JOHNSON, PRESIDENT; MARILYN FOSTER, CASHIER;
GARY L. MOORE, VICE PRESIDENT

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK,
KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,407
B. INTEREST-BEARING BALANCES.....	694
2. SECURITIES.....	4,445
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,132
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,023
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	488
7. OTHER REAL ESTATE OWNED.....	85
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	295
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,047
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,047

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,379
(1) NONINTEREST-BEARING.....	4,194
(2) INTEREST-BEARING.....	15,185
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	182
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,561
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	836
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,486
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,486
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,047

OFFICERS-

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX II, EXEC. VICE PRESIDENT;
LEE TEDESCO, ALLAN J. BECKER, VICE PRESIDENTS; DONNA FINDLEY, CASHIER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, ROBERT W. TURNER,
CLARENCE H. STUMP, JR., HARRY J. DEVEREAUX II

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,400
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	35,329
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,173
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	34,156
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,879
7. OTHER REAL ESTATE OWNED.....	1,998
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	720
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	54,226
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	54,226

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	51,995
(1) NONINTEREST-BEARING.....	10,618
(2) INTEREST-BEARING.....	41,377
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	301
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	52,296
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,600
25. SURPLUS.....	2,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,870-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,930
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,930
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	54,226

OFFICERS-

MICHAEL E. BENNETT, PRESIDENT; SHELLEY D. LONG, ASST. VICE PRESIDENT;
LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH,
MICHAEL E. BENNETT

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	340
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,457
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	280
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,905
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	35
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,870
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	317
7. OTHER REAL ESTATE OWNED.....	132
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	95
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,491
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,491

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,981
(1) NONINTEREST-BEARING.....	1,151
(2) INTEREST-BEARING.....	4,830
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,015
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	76
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	476
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	476
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	6,491

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, EXECUTIVE VICE PRESIDENT;
MALCOLM L. CANNON, CASHIER; KAREN WITCHER, DEANNE J. ACOTT,
VICE PRESIDENTS

DIRECTORS-

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL,
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1990		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	688	
B. INTEREST-BEARING BALANCES.....	20	
2. SECURITIES.....	2,606	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	900	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,303	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,233	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	178	
7. OTHER REAL ESTATE OWNED.....	160	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	197	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,982	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,982	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	9,952	
(1) NONINTEREST-BEARING.....	1,192	
(2) INTEREST-BEARING.....	8,760	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	117	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,069	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	125	
25. SURPLUS.....	225	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	570	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	7	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	913	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	913	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,982	

OFFICERS-

JOHN D. BEATY, PRESIDENT; CHERYL A. SMITH, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1990
ASSETS:

ODO OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	384
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,018
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,650
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	36
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,614
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	102
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,923
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,923

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,132
(1) NONINTEREST-BEARING.....	564
(2) INTEREST-BEARING.....	3,568
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,171
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	502
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	752
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	752
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,923

OFFICERS-

SAM M. BOURNE, CHAIRMAN OF THE BOARD; ROBERT W. ENGLAND, PRESIDENT/CEO;
NANCY M. EARL, CASHIER

DIRECTORS-

SAMUEL M. BOURNE, LEO F. SHARP, ROBERT W. ENGLAND, STANLEY V. CLINE,
JOHN A. SMARTT

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	352
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	2,120
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,135
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,522
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,414
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	36
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	179
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,335
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,335

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,215
(1) NONINTEREST-BEARING.....	489
(2) INTEREST-BEARING.....	5,726
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,315
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	460
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	460
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,335

OFFICERS-

ROGER A. BEHLER, PRESIDENT; KEVIN P. McDONALD, VICE PRESIDENT;
DOUGLAS L. EGGLESTON, CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER BEHLER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	492
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,097
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	813
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,225
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,152
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	60
7. OTHER REAL ESTATE OWNED.....	125
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	101
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,840
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	6,840

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,337
(1) NONINTEREST-BEARING.....	566
(2) INTEREST-BEARING.....	5,771
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	62
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,399
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	91
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	441
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	441
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...	6,840

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT;
LINDA HAGEDORN, VICE PRESIDENT/CASHIER; DWIGHT FREEMAN, 1ST VICE
PRESIDENT; WILLIAM L. FASSETT, LYLE D. DYE, RUSSELL D. PRATT, VICE
PRESIDENTS

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., J. BYRON UHRICH,
GORDON H. ROWE, JR., WILLIAM L. FASSETT

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,924
B. INTEREST-BEARING BALANCES.....	250
2. SECURITIES.....	25,102
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,620
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,571
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	318
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,253
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	258
7. OTHER REAL ESTATE OWNED.....	20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,002
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	54,429
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	54,429

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	49,213
(1) NONINTEREST-BEARING.....	13,492
(2) INTEREST-BEARING.....	35,721
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	359
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	49,572
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	330
25. SURPLUS.....	1,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,277
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,857
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,857
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	54,429

OFFICERS-

HAROLD B. HARTMAN, CHAIRMAN OF THE BOARD/PRESIDENT;
MARILU LITTLETON, EXEC. VICE PRESIDENT; MARCIA A. WILSON, CASHIER

DIRECTORS-

HAROLD B. HARTMAN, PERRY A. FLANIGAN, HARVEY E. COX, HARRISON LOESCH,
HAROLD D. FRASIER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	320
B. INTEREST-BEARING BALANCES.....	1,977
2. SECURITIES.....	1,225
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,522
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,460
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	100
7. OTHER REAL ESTATE OWNED.....	17
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	168
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,617

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,928
(1) NONINTEREST-BEARING.....	228
(2) INTEREST-BEARING.....	8,700
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	249
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,177
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	271
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	169
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,440
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,440
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,617

OFFICERS-

STAN AUSTIN, PRESIDENT; DAVID G. WOOD, DENNIS REECE, VICE PRESIDENTS;
FINIS BARNES, CASHIER

DIRECTORS-

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, STAN AUSTIN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	565
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	885
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,303
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	49
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,254
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	123
7. OTHER REAL ESTATE OWNED.....	181
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	139
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,053

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,240
(1) NONINTEREST-BEARING.....	1,326
(2) INTEREST-BEARING.....	5,914
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,319
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	345
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	284
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	734
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	734
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,053

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; ROBERT L. DAVIS, JR.,
PRESIDENT; JOSEPH MANTELLI, VICE PRESIDENT; BRIGITTE HOWORKO, CASHIER/
VICE PRESIDENT

DIRECTORS-

GEORGE T. SWEENEY, WILLIAM G. ROSS, ROBERT L. DAVIS, JR.,
BRIGITTE M. HOWORKO

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,328
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,077
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	965
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,492
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	336
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,156
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	139
7. OTHER REAL ESTATE OWNED.....	1,153
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	430
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,248

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,305
(1) NONINTEREST-BEARING.....	6,264
(2) INTEREST-BEARING.....	15,041
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	529
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,834
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	470
25. SURPLUS.....	463
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	481
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,414
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,414
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,248

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, EXEC. VICE PRESIDENT;
LORNA LUPTON, CASHIER

DIRECTORS-

DAN D. NOBLE, CLINTON W. BOOTH, LORNA J. LUPTON, DONALD J. OBERTO,
DAVIS M. WATSON

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	786
B. INTEREST-BEARING BALANCES.....	101
2. SECURITIES.....	3,341
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	1,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,693
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	79
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,614
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	295
7. OTHER REAL ESTATE OWNED.....	648
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	177
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,562
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,562

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,575
(1) NONINTEREST-BEARING.....	2,233
(2) INTEREST-BEARING.....	9,342
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	3B
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,613
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	149
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
2B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	949
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	949
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,562

OFFICERS-

WALTER J. WALDOW, CHAIRMAN OF THE BOARD; LES MERGELMAN, PRESIDENT;
J. PAUL DUNFORD, CASHIER

DIRECTORS-

ORVILLE L. CALLAWAY, VEREL L. CATLIN, LES MERGELMAN, WALTER J. WALDOW,
WALLACE Q. ANDERSON

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	408
B. INTEREST-BEARING BALANCES.....	793
2. SECURITIES.....	598
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,313
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	130
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,183
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	63
7. OTHER REAL ESTATE OWNED.....	53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	94
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,392
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,392

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,027
(1) NONINTEREST-BEARING.....	849
(2) INTEREST-BEARING.....	4,178
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	28
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,055
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	202
25. SURPLUS.....	55
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	80
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	337
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	337
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,392

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, DENNIS REECE, VICE PRESIDENTS;
DONALD HANHARDT, VICE PRESIDENT/CASHIER

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,
JOHN A. GALLEY, JR., DONALD D. HANHARDT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	560
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,614
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,007
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,924
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	165
7. OTHER REAL ESTATE OWNED.....	73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	414
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,750
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,750

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,297
(1) NONINTEREST-BEARING.....	3,143
(2) INTEREST-BEARING.....	13,154
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	140
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,437
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	180
25. SURPLUS.....	570
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,563
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,313
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,313
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,750

OFFICERS-

DONALD WINTER, PRESIDENT; PATTERSON CURTIS, EXEC. VICE PRESIDENT;
JAMES W. SUTTON SR., VICE PRESIDENT; JOYCE WINTER, VICE PRESIDENT;
DAVID B. WINTER, CASHIER

DIRECTORS-

PATTERSON CURTIS, JOYCE WINTER, HAROLD SCHUTZ,
FRED C. HARMAN, III, A. MAX HATFIELD

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,616
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	2,194
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	330
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,848
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	378
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,470
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	255
7. OTHER REAL ESTATE OWNED.....	2,322
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	391
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,677
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,677

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,258
(1) NONINTEREST-BEARING.....	2,704
(2) INTEREST-BEARING.....	15,554
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	41
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,356
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	321
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,321
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,321
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,677

PAONIA STATE BANK

PAONIA

OFFICERS-

GEORGE J. MURPHY, PRESIDENT; DAVID C. GONNERMAN, VICE PRESIDENT/CASHIER;
ALICE M. CAGLE, VICE PRESIDENT

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT,
ROLLAND L. HOLT, GILBERT C. WILSON, GEORGE J. MURPHY

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	685
B. INTEREST-BEARING BALANCES.....	1,480
2. SECURITIES.....	2,842
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	530
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,494
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	69
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,425
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	115
7. OTHER REAL ESTATE OWNED.....	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	187
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,333
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,333

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,592
(1) NONINTEREST-BEARING.....	1,258
(2) INTEREST-BEARING.....	8,334
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,669
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	264
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	664
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	664
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,333

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE PRESIDENT;
JANICE HEIDRICK, CASHIER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE,
CHARLES S. HOVER, WILLIAM G. HANSCHMIDT, RONALD RAAB, JOANN FETTERS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,574
B. INTEREST-BEARING BALANCES.....	176
2. SECURITIES.....	6,013
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,075
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,845
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	304
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,541
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	330
7. OTHER REAL ESTATE OWNED.....	1,511
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	258
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,478
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,478

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,532
(1) NONINTEREST-BEARING.....	6,341
(2) INTEREST-BEARING.....	16,191
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	64
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	72
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,668
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	452
25. SURPLUS.....	826
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	468-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	810
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	810
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,478

OFFICERS-

LARRY NEUSCHWANGER, PRESIDENT; DONALD S. CAMENGA, VICE PRESIDENT;
RODNEY PIEPER, CASHIER

DIRECTORS-

LARRY NEUSCHWANGER, CARLTON C. BARNETT, SR., LAVERN GLOVER, IVAN SHUPE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	285
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	962
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,752
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,682
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	192
7. OTHER REAL ESTATE OWNED.....	7
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	126
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,204
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,204

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,517
(1) NONINTEREST-BEARING.....	1,244
(2) INTEREST-BEARING.....	5,273
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,640
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	430
25. SURPLUS.....	28
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	106
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	564
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	564
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,204

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON,
ROBERT H. REDWINE, M.D., DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS,
DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,143
B. INTEREST-BEARING BALANCES.....	1,099
2. SECURITIES.....	3,748
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,485
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,502
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	163
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,339
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	307
7. OTHER REAL ESTATE OWNED.....	29
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	240
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,390
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,390

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,852
(1) NONINTEREST-BEARING.....	2,372
(2) INTEREST-BEARING.....	10,480
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	148
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,000
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	303
25. SURPLUS.....	370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	717
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,390
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,390
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,390

OFFICERS-

MAHLON WHITE, CHAIRMAN OF BOARD/PRESIDENT; KENNETH HOESCHEN, CEO/EXEC.
VICE PRESIDENT; ROBERT L. FREEMAN, RICHARD A. SEUL, SR. VICE PRESIDENTS;
VERNON K. COCHRAN, CHARLINE BURKHARD, WALTER CARSELLA,
ROSE MASTERANTONIO, LUCILLE WILCOX, SAMUEL J. KIEFFER, III, JAMES L.
RICHARDSON, VICE PRESIDENTS

DIRECTORS-

EDWARD J. DEROSE, WALTER J. PREDOVICH, JOHN T. AGUILERA, BEN WEINDLING,
JAMES R. STJERNHOLM, H. EUGENE WILCOXSON, MAHLON T. WHITE, KENNETH G.
HOESCHEN, MICHAEL W. STILLMAN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,039
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	35,197
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	62,654
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,159
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	61,495
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,096
7. OTHER REAL ESTATE OWNED.....	1,645
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,230
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	125,402
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	125,402

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	116,348
(1) NONINTEREST-BEARING.....	17,659
(2) INTEREST-BEARING.....	98,689
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	319
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	666
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	117,333
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,125
25. SURPLUS.....	5,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,444
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,069
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,069
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	125,402

OFFICERS-

L.M. PEARSON, PRESIDENT; MARK A. MILLER; VICE PRESIDENT/CASHIER

DIRECTORS-

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO, EUGENE RIKE,
MARK A. MILLER, JOHN N. SPEARING

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	663
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	2,314
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,485
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,913
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,760
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	78
7. OTHER REAL ESTATE OWNED.....	136
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	109
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,645
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,645

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,825
(1) NONINTEREST-BEARING.....	1,612
(2) INTEREST-BEARING.....	6,213
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,885
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	160
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	760
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	760
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,645

OFFICERS-

JAMES A. KENYON, III, PRESIDENT;
JAMES MCCLEARN, SR. VICE PRESIDENT/CASHIER; SHERMAN H. FRENCH,
NICK SAULTERS, O.F. JACKSON, STEVEN E. MELVIN, RICHARD T. TEMPELMAN,
FIRST VICE PRESIDENTS; ERNEST HERZBERGER, LARRY TOPP, JAMES A. MURRAY,
MICHAEL A. CAFASSO, VICE PRESIDENTS

DIRECTORS-

JAMES A. KENYON, II, ARTHUR H. CONZALES, FRANK R. ALLEN,
KERRY D. GLADNEY, JAMES H. KIRKLAND, EARL F. LEHIGH, JOHN L. ARY,
JOSEPH O. WATSON, III, THOMAS R. WELTE, BERT HARTMAN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,106
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	35,099
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,860
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	73,078
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	846
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	72,232
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,764
7. OTHER REAL ESTATE OWNED.....	872
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,870
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	127,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	127,103

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	114,266
(1) NONINTEREST-BEARING.....	19,386
(2) INTEREST-BEARING.....	94,880
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,869
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	1,000
16. OTHER BORROWED MONEY.....	64
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	676
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	117,875
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,250
25. SURPLUS.....	4,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,728
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,228
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,228
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	127,103

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, VICE PRESIDENT/CASHIER

DIRECTORS-

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, DANA BENNETT,
TRAVIS L. WALLER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	414
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	405
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,405
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,310
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	34
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,276
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	323
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	58
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,928
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,928

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,165
(1) NONINTEREST-BEARING.....	977
(2) INTEREST-BEARING.....	4,188
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,212
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	351
25. SURPLUS.....	233
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	132
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	716
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	716
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,928

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, EXEC. VICE PRESIDENT;
JUDITH ANN ALLEN, VICE PRESIDENT; KATHRYN BURKE, VICE PRESIDENT/CASHIER

DIRECTORS-

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	950
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,179
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	630
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,184
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,092
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	350
7. OTHER REAL ESTATE OWNED.....	308
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	181
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,690
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,690

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,350
(1) NONINTEREST-BEARING.....	1,809
(2) INTEREST-BEARING.....	8,541
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	83
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,433
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	190
25. SURPLUS.....	510
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	557
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,257
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,257
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,690

OFFICERS-

ELIZABETH A. GUTHRIE, PRESIDENT; LENORA SMUTTS, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT COTT, DANIEL SIMON, KENNITH DOTSON,
ELIZABETH A. GUTHRIE, KEITH E. POOLE, CARL B. RECTOR

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	850
B. INTEREST-BEARING BALANCES.....	739
2. SECURITIES.....	2,253
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	635
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,214
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,105
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	117
7. OTHER REAL ESTATE OWNED.....	71
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	282
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,052
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,052

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,229
(1) NONINTEREST-BEARING.....	1,390
(2) INTEREST-BEARING.....	7,839
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,302
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	750
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	750
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,052

OFFICERS-

GARY S. WARD, PRESIDENT; GERALDINE NEWELL, VICE PRESIDENT;
MARCIA KENT, VICE PRESIDENT/CASHIER

DIRECTORS-

DONAND LEE CURRIE, WILLIAM L. CRUMB, JOHN W. SAVAGE, JR.,
GARY S. WARD, WALTER M. GEORGE, RICHARD C. JOLLEY, HARRY ODGERS,
GERALDINE NEWELL

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,587
B. INTEREST-BEARING BALANCES.....	1,188
2. SECURITIES.....	6,404
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,292
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	247
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,045
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	371
7. OTHER REAL ESTATE OWNED.....	14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	595
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,349
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,349

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,995
(1) NONINTEREST-BEARING.....	4,667
(2) INTEREST-BEARING.....	21,328
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	317
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,312
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	487
25. SURPLUS.....	487
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,063
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,037
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,037
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,349

OFFICERS-

PAULINE E. GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT;
DENNIS L. KREPS, SR. VICE PRESIDENT/CASHIER; A.L. KREPS, VICE PRESIDENT

DIRECTORS-

ALFRED L. KREPS, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	562
B. INTEREST-BEARING BALANCES.....	785
2. SECURITIES.....	3,163
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	735
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,921
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	111
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,810
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	98
7. OTHER REAL ESTATE OWNED.....	206
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	944
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,303
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,303

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,869
(1) NONINTEREST-BEARING.....	875
(2) INTEREST-BEARING.....	6,994
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,150
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	483
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,153
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,303

OFFICERS-

LEO H. VERVERS, CHAIRMAN OF THE BOARD; KEITH R. OSTLING, PRESIDENT;
MICHAEL S. MCDONELL, EXEC. VICE PRESIDENT; DAN R. ANDERSON,
CHARLES L. VERVERS, VICE PRESIDENTS; MARIAN JENSEN, VICE PRESIDENT/
CASHIER

DIRECTORS-

LEO H. VERVERS, CHARLES L. VERVERS, MICHAEL S. MCDONELL, KEITH OSTLING,
NICHOLAS L. LOVITT, MICHAEL A. MIENTKA

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,141
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,361
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,946
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	175
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,771
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,173
7. OTHER REAL ESTATE OWNED.....	368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	105
11. OTHER ASSETS.....	648
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	43,667
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	43,667

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	40,220
(1) NONINTEREST-BEARING.....	8,042
(2) INTEREST-BEARING.....	32,178
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	311
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	40,531
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	878
25. SURPLUS.....	1,122
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,136
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,136
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,136
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	43,667

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; STEPHEN BRIGGS, PRESIDENT;
STAN KORNASTEWICZ, EXEC. VICE PRESIDENT; GLEN JAMMARON, VICE PRESIDENT
AND CASHIER

DIRECTORS-

ERNEST GIANENETTI, JACK E. EOGINGTON, ROBERT F. DOWNS,
STEPHEN A. BRIGGS, PETER N. GUY, WALLACE A. E. DE BEQUE,
RODNEY E. SLIFER, J. ROBERT YOUNG, WILLIAM B. VOLBRACHT

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,569
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,252
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	205
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,664
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	322
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	23,342
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	610
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,066
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,044
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	32,044

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,805
(1) NONINTEREST-BEARING.....	7,544
(2) INTEREST-BEARING.....	22,261
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	203
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,008
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	260
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,276
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,036
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,036
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,044

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE
PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS-

OLEN H. HARDY, ROBERT G. DOWELL, JR., BERNARD C. NEILL,
RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,351
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	24,219
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,280
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	B,204
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,105
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	196
7. OTHER REAL ESTATE OWNED.....	12
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	726
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,889
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,889

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,646
(1) NONINTEREST-BEARING.....	2,865
(2) INTEREST-BEARING.....	29,781
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	52B
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,174
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,515
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,715
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,715
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,889

OFFICERS-

KENNETH R. RECKER, PRESIDENT; W. EDWARD GOODYEAR, EXEC. VICE PRESIDENT;
ROBERT G. FROST, VICE PRESIDENT

DIRECTORS-

KENNETH R. RECKER, ROBERT G. FROST, CLIFFORD B. RUSSELL,
ROBERT CALMAN, JAMES C. KEARNEY, TYRONE LOCKHART, GARY MIELKE,
H. DAVID ZABEL, PETER W. WILLIAMS, W. EDWARD GOODYEAR

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,633
B. INTEREST-BEARING BALANCES.....	297
2. SECURITIES.....	16,942
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,387
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,250
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,487
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	346
11. OTHER ASSETS.....	641
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	37,996
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	37,996

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,619
(1) NONINTEREST-BEARING.....	5,255
(2) INTEREST-BEARING.....	27,364
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,925
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	523
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	323
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,390
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	377
25. SURPLUS.....	1,203
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,026
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,606
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,606
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	37,996

OFFICERS-

VERNON CARTER, CHAIRMAN OF THE BOARD; DAN E. LONG, PRESIDENT;
WAYNE J. PIMPLE, VICE PRESIDENT; STEPHEN L. MAY, CASHIER

DIRECTORS-

DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, JERRY C. REEVES,
VERNON CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE,
WAYNE J. PIMPLE, CHARLES KREAGER, RICHARD LAMB

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,426
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,341
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	34,746
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,156
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	33,590
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	599
7. OTHER REAL ESTATE OWNED.....	411
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,160
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	52,102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	52,102

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,233
(1) NONINTEREST-BEARING.....	4,907
(2) INTEREST-BEARING.....	41,326
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,614
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	2,550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,488
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,488
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,488
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	52,102

OFFICERS-

GARDNER F. HILL, CHAIRMAN OF THE BOARD; GERALD E. LEWIS, PRESIDENT/CEO;
F. WILLIAM DODGE, SR. VICE PRESIDENT; W. REID LEA, VICE PRESIDENT/CASHIER

DIRECTORS-

GARDNER F. HILL, SALLY CORTNEY, ELI A. GORDON,
DAVID MALLETT, GERALD E. LEWIS, PETER R. DECKER

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,383
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,358
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,760
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,946
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,736
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	196
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	336
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,769
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,769

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	23,399
(1) NONINTEREST-BEARING.....	7,384
(2) INTEREST-BEARING.....	16,015
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	220
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,679
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	75
25. SURPLUS.....	495
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,520
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,090
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,090
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,769

OFFICERS-

JANET PEARSON, PRESIDENT; PATRICIA ANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS-

JAMES L. RUMSEY, RICHARD B. TUCKER, ROBERT S. TUTAG, JANET PEARSON,
LEWIS M. BORDEN, III, ROBERT GREENE, GARY S. JUDD,
G. JACKSON TANKERSLEY (ADVISORY DIRECTOR)

DECEMBER 31, 1990	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,309
B. INTEREST-BEARING BALANCES.....	192
2. SECURITIES.....	1,368
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,611
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	196
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,415
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	505
7. OTHER REAL ESTATE OWNED.....	125
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	20
11. OTHER ASSETS.....	212
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,646
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,646
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,647
(1) NONINTEREST-BEARING.....	3,153
(2) INTEREST-BEARING.....	6,494
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	3,000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,694
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	511
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	159-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	952
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	952
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,646

OFFICERS-

EDWARD P. MATTAR, III, CHIEF EXECUTIVE OFFICER; EVELYN J. WISEMAN, LOAN/
OPERATIONS; CHARLES A. WOLFSCHLAG, FINANCE

DIRECTORS-

EDWARD P. MATTAR, III, EVELYN J. WISEMAN, MARALYNN POTTS HANEY,
JOANNE BROWN, RICHARD DURAN

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	38
B. INTEREST-BEARING BALANCES.....	119
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,569
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	30
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,539
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	46
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	109
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,251
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,251

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,478
(1) NONINTEREST-BEARING.....	222
(2) INTEREST-BEARING.....	2,256
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,500
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	151
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	751
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,251

OFFICERS-

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD K. EASTERLY, EXEC.
VICE PRESIDENT; CASSANDRA TYRRELL, SR. VICE PRESIDENT/CASHIER;
P. WENDELL MEADOWS, MARY ANN RECORD, SANDRA A. BLACKMORE, MYRTLE WATSON,
VICE PRESIDENTS

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGLEY, M.D., RICHARD K. EASTERLY,
CASSANDRA TYRRELL

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,565
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	10,232
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,740
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,596
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	500
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,096
5. ASSETS HELD IN TRADING ACCOUNTS.....	1,506
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	687
7. OTHER REAL ESTATE OWNED.....	1,393
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	709
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	41,228
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	41,228

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,424
(1) NONINTEREST-BEARING.....	11,116
(2) INTEREST-BEARING.....	25,308
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	1
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	297
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	484
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,206
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,022
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,022
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,022
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	41,228

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, ROGER A. BEHLER,
GEORGE C. WILLIAMS

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,963
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,674
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	62,458
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	735
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	61,723
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,707
7. OTHER REAL ESTATE OWNED.....	3,761
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,465
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	92,293
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	92,293

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	76,402
(1) NONINTEREST-BEARING.....	18,489
(2) INTEREST-BEARING.....	57,913
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	10,357
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	87,005
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	2,370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,818
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,288
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,288
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	92,293

OFFICERS-

ROGER BEHLER, PRESIDENT; CHRISTINE M. NIELSON, VICE PRESIDENT;
JAMES E. THOMASON, CASHIER

DIRECTORS-

ROBERT S. APPEL, HARRY H. FRAMPTON, III, LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, ROGER A. BEHLER,
GEORGE C. WILLIAMS

DECEMBER 31, 1990		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	490	
B. INTEREST-BEARING BALANCES.....	1,300	
2. SECURITIES.....	994	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,709	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	1,303	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	12	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	1,291	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	73	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	5B	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,915	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,915	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	5,477	
(1) NONINTEREST-BEARING.....	1,537	
(2) INTEREST-BEARING.....	3,940	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	49	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,526	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	100	
25. SURPLUS.....	20	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	269	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
2B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	389	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	389	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,915	

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE PRESIDENT/CASHIER;
ROSA M. DOWDELL, VICE PRESIDENT

DIRECTORS-

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL,
RICHARD W. PEDEN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	376
B. INTEREST-BEARING BALANCES.....	495
2. SECURITIES.....	3,735
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,790
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,451
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,378
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	25
7. OTHER REAL ESTATE OWNED.....	143
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	125
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,067

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,897
(1) NONINTEREST-BEARING.....	2,074
(2) INTEREST-BEARING.....	6,823
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,953
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	475
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	489
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,114
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,114
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,067

OFFICERS-

LARRY E. HARPER, CHAIRMAN OF THE BOARD/CEO; JAMES L. BAILEY, PRESIDENT;
 JUDY BEZONA, VICE PRESIDENT/CASHIER; GARY BRYAN, EXEC. VICE PRESIDENT;
 GREGORY HUME, VICE PRESIDENT

DIRECTORS-

LARRY E. HARPER, JOHN GEHLHAUSEN, WARREN KONKEL

DECEMBER 31, 1990
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,235
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,500
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,489
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	250
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,239
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	251
7. OTHER REAL ESTATE OWNED.....	167
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	389
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,881
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,277
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,158

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,975
(1) NONINTEREST-BEARING.....	1,897
(2) INTEREST-BEARING.....	14,078
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	30
20. OTHER LIABILITIES.....	146
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,151
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	490
25. SURPLUS.....	660
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	420-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	730
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,277
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,007
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,158

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, H. DAVID TONSING,
ARLIE RIGGS, ROBERT M. SENDERHAUF, ROBERT L. PARKER, ADVISORY

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	472
B. INTEREST-BEARING BALANCES.....	989
2. SECURITIES.....	860
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	260
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,568
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	46
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,522
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	93
7. OTHER REAL ESTATE OWNED.....	368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	124
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,688
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,688

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,942
(1) NONINTEREST-BEARING.....	1,169
(2) INTEREST-BEARING.....	4,773
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,997
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	160
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	331
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	691
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	691
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,688

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;
MARY JANE HANSEN, VICE PRESIDENT/CASHIER

DIRECTORS-

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM,
THOMAS M. JONES, JERRY J. TEPPER, STEPHEN C. THOMASON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,628
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	5,529
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,390
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,384
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	270
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,114
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	691
7. OTHER REAL ESTATE OWNED.....	973
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	402
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,727
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,727

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,619
(1) NONINTEREST-BEARING.....	B,323
(2) INTEREST-BEARING.....	22,296
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1B4
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,803
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,424
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,924
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,727

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT;
LINDA N. ALEXANDER, CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, WILLIAM G. ROSS, JAMES T. RUTHERFORD,
THOMAS I. SWEENEY, M.D., GEORGE T. SWEENEY

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,111
B. INTEREST-BEARING BALANCES.....	277
2. SECURITIES.....	6,024
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,290
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	29,895
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	620
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	29,275
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,320
7. OTHER REAL ESTATE OWNED.....	3,212
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	611
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,120
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,120

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,600
(1) NONINTEREST-BEARING.....	9,239
(2) INTEREST-BEARING.....	36,361
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	215
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	45,815
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	720
25. SURPLUS.....	1,340
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,245
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,305
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,305
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,120

OFFICERS-

KELSO KELLY, PRESIDENT; JAMES L. MILES, VICE PRESIDENT;
KATHRYN S. FUJITA, CASHIER

DIRECTORS-

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,
RICHARD TUCKER, BOB REEENE, C. KELSO KELLY, JAMES L. RUMSEY,
ROBERT S. TUTAG

DECEMBER 31, 1990	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	760
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,733
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,518
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,308
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	350
7. OTHER REAL ESTATE OWNED.....	320
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	205
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,676
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,676
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,416
(1) NONINTEREST-BEARING.....	1,889
(2) INTEREST-BEARING.....	8,527
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	2,465
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,961
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	654
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	239-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	715
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	715
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,676

OFFICERS-

GARY PRYOR, PRESIDENT; PERRY A. FUGATE, VICE PRESIDENT;
LAURA TRAUTWEIN, CASHIER

DIRECTORS-

GARY PRYOR, KIRK HOWELL, RANDALL BINDER

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	764
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	720
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,480
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,167
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,067
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	139
7. OTHER REAL ESTATE OWNED.....	189
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	108
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,666
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,666

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,296
(1) NONINTEREST-BEARING.....	2,646
(2) INTEREST-BEARING.....	3,650
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,325
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	228
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	341
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	341
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,666

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE PRESIDENT;
KENT WOLLERT, CASHIER; KATHY SMOTHERMAN, ASSISTANT CASHIER

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUBEN R. WOLLERT, ROBERT R. TEMPEL,
MARJORIE C. LUBBERS, HERBERT REYHER, WAYNE HAYS, ROBERT W. ENGLAND,
DAVID S. ESGAR

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,503
B. INTEREST-BEARING BALANCES.....	487
2. SECURITIES.....	7,931
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,320
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	384
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,936
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	163
7. OTHER REAL ESTATE OWNED.....	20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	636
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	30,501
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	30,501

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,184
(1) NONINTEREST-BEARING.....	3,619
(2) INTEREST-BEARING.....	21,565
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	340
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,524
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	2,090
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,777
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,977
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,977
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	30,501

OFFICERS-

MEL YLARRAZ, CHAIRMAN OF THE BOARD; JAMES A. RUTZ, PRESIDENT;
DENNIS HOLMAN, VICE PRESIDENT

DIRECTORS-

MEL YLARRAZ, MARJORIE A. KADLUB, JAMES A. RUTZ, LUTHER E. HARRIS,
ED DUGGAN

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,381
B. INTEREST-BEARING BALANCES.....	1,283
2. SECURITIES.....	4,746
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,138
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	142
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,996
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	573
7. OTHER REAL ESTATE OWNED.....	233
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	268
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,480
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,480

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,866
(1) NONINTEREST-BEARING.....	2,896
(2) INTEREST-BEARING.....	12,970
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	195
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	1
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,175
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	454
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	651
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,305
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,305
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,480

OFFICERS-

GARTH L. GIBSON, PRESIDENT; W. MIKE NICHOLS, VICE PRESIDENT;
SUSAN SHIRLEY, CASHIER

DIRECTORS-

DENNIS WHITE, ROY DINSDALE, JOHN R. DENT, CHRISTOPHER DINSDALE,
GARTH L. GIBSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	894
B. INTEREST-BEARING BALANCES.....	1,245
2. SECURITIES.....	6,879
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,869
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	95
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,774
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	431
7. OTHER REAL ESTATE OWNED.....	53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	463
11. OTHER ASSETS.....	331
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,395
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,395

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,898
(1) NONINTEREST-BEARING.....	2,654
(2) INTEREST-BEARING.....	15,244
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	113
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,176
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	2,126
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	16
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	23
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,219
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,395

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE PRESIDENT;
KENNETH W. MOORE, MARY J. ROSS, VICE PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS-

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL,
M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,420
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	14,134
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,792
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	123
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,669
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	638
7. OTHER REAL ESTATE OWNED.....	30
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	435
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,526

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,069
(1) NONINTEREST-BEARING.....	3,719
(2) INTEREST-BEARING.....	20,350
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	149
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,218
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	240
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,068
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,308
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,526

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE PRESIDENT;
M. KATHERINE HASLETT, CASHIER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	710
B. INTEREST-BEARING BALANCES.....	589
2. SECURITIES.....	1,327
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,135
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,125
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	79
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,046
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	33
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	159
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,999

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,883
(1) NONINTEREST-BEARING.....	1,491
(2) INTEREST-BEARING.....	8,392
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	27
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	84
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,994
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	205
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,005
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,005
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,999

RULES AND REGULATIONS OF
THE STATE BANK COMMISSIONER

Emergency Rule IB-14

Scope of Directors' Examinations [11-22-109(5)(e)]

A. Definitions

For purposes of this regulation the term reviewer shall mean such public accountant or other independent person(s) as determined by the Banking Board.

B. Examination Scope

For the purposes of C.R.S. 11-22-109(5)(e) an industrial bank (institution) at a minimum shall perform annually the procedures as set forth in Appendix A as the scope of a directors' examination. The recommended procedures are intended to address the high risk areas common to all financial institutions. However, each institution must review its own particular business and determine if additional procedures are required to cover other high risk areas. The reviewer should be informed of and permitted access to all examination reports, administrative orders, and any additional communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal regulatory agency. The reviewer should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

C. Extent of Testing

Where the procedures set forth in Appendix A require testing or determinations to be made, sampling may be used. Both judgmental and statistical sampling may be acceptable methods of selecting samples to test. Sample sizes should be consistent with generally accepted auditing standards or as agreed upon by the reviewer and the institution client. In any event, the sampling method and extent of testing, including sample size(s) used, should be disclosed in the directors' examination report.

D. Reports to be Filed with the Division of Banking

After the completion of the procedures or agreed-upon procedures set forth in Appendix A, the independent reviewer should evaluate the results of his/her work and promptly prepare and submit a report addressed to the board of directors of the institution. This report should detail the findings and suggestions resulting from performance of these auditing procedures. Independent reviewers should include in their report, as a minimum:

- (1) Financial statements (balance sheet and statement of earnings as of the examination date);

- (2) The accounts or items on which the procedures were applied;
- (3) The sampling methods used;
- (4) The procedures and agreed-upon extent of testing performed;
- (5) The accounting basis either generally accepted accounting principles (GAAP) or regulatory required accounting on which the accounts or items being audited are reported;
- (6) The reviewer's findings; and
- (7) The date as of which the procedures were performed.

The reviewer should sign and date the report, which should also disclose the reviewer's business address.

The institution must send a copy of this report, the engagement letter, and any management letter or similar letter of recommendations to the Division of Banking and the appropriate federal regulators within 30 days after its receipt, but no later than 150 days after the date of examination. In addition, each institution should promptly notify the Division of Banking when any reviewer is engaged to perform a directors' examination and when a change in its reviewer occurs.

E. References

Generally acceptable accounting principles are issued by the Financial Accounting Standard Board which is a arm of the Financial Accounting Foundation, an independently chartered institution.

Section 23A of the Federal Reserve Act, also known as 12 USC 371c, is a law enacted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

Regulation O of the Board of Governors of the Federal Reserve System, also known as 12 CFR 215, is a regulation enacted by the Federal Reserve Board under the authority granted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

This rule does not include amendments to or editions of the referenced materials later than the effective date of the rule, October 24, 1990

For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, CO 80204, (303) 620-4358.

Appendix A Emergency Rule IB-14

For the purposes of C.R.S. 11-22-109(5)(e) an industrial bank (institution), at a minimum, shall have the following procedures performed annually.

A. LOANS

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
 - a. General fields of lending in which the institution will engage and the types of loans within each field;
 - b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
 - c. Limitations on the maximum volume of each type of loan product in relation to total assets;
 - d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;
 - e. Lending authority of the loan or executive committee (if such a committee exists);
 - f. Adherence to legal limits;
 - g. Types of secured and unsecured loans which will be granted;
 - h. Circumstances under which extensions or renewals of loans are granted.
 - i. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
 - j. Documentation required by the institution for each type of secured and unsecured loans;
 - k. Limitations on the amount advanced in relation to the value of various types of collateral;
 - l. Limitations on the extension of credit through overdrafts;
 - m. Level or amount of loans granted in specific industries or specific geography locations;
 - n. Guidelines for participations purchased and/or sold;
 - o. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
 - p. Guidelines for loan review procedures by institution personnel including:
 - i. An identification or grouping of loans that warrant the special attention of management;
 - ii. For each loan identified, a statement or indication of the reason(s) why the particular loan merits special attention; and
 - iii. A mechanism for reporting periodically to the board on the status of each loan identified and the action(s) taken by management.

- q. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
 - r. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.); and
 - t. Guidelines for in-substance foreclosures.
2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.
 3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.
 4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).
 5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).
 6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.
 7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.
 8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and conditions between the lead institution and participants are specified, including:
 - a. Which party is paid first;
 - b. What happens in the event of default;
 - c. How set-offs received by either institution are to be treated;
 - d. How collection expenses are to be divided; and
 - e. Who is responsible to collect the note in the event of default

9. Confirm sample of participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the institution's records.
10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.
11. Confirm a sample of all loans within each major category. Include past due and nonaccrual loans in the verification process.
12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institutions insiders or their related interests.
13. From reports to the board on the status of loans identified as warranting special attention, review the disposition of a sample of loans no longer appearing on these reports.
14. Test loan interest income and accrued interest by:
 - a. Determining the institutions method of calculating and recording interest accruals;
 - b. Obtaining trial balances of accrued interest;
 - c. Testing the reconciliation of the trial balances to the general ledger;
 - d. Determining that interest accruals are not made on nonaccrual loans;
 - e. Selecting sample items from each major category of loans
 - i. Determining the stated interest rate and appropriate treatment of origination fees and costs,
 - ii. Testing receipt of payments and correctness of entries to applicable general ledger accounts.
 - iii. Calculating accrued interest and comparing it to the trial balance, and
 - iv. Reviewing recorded book value for appropriate accretion of discount (net origination fees) and amortization of premium (net origination costs); and
 - f. Performing an analytical review of yields on each major category of loans for reasonableness.

B. ALLOWANCE FOR LOAN LOSSES

1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the board of directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.

2. Review the institution's computation of the amount needed in the allowance for loan losses as of the end of the most recent quarter. Documentation should include consideration of the following matters:
 - a. General, local, national, and international (if applicable) economic conditions;
 - b. Trends in loan growth and depth of lending staff with expertise in these areas;
 - c. Concentrations of loans (e.g., by type, borrower, geographic area, and sector of the economy);
 - d. The extent of renewals and extensions to keep loans current;
 - e. The collectibility of nonaccrual loans;
 - f. Trends in the level of delinquent and classified loans compared with previous loan loss and recovery experience;
 - g. Results of regulatory examinations; and
 - h. The collectibility of specific loans on the "watch list" taking into account borrower financial status, collateral type and value, payment history, and potential permanent impairment.

C. SECURITIES

1. Review the investment policies and procedures established by the institution's board of directors (BOD). Review the BOD (or investment committee) minutes for evidence that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
 - a. Investment objectives, including use of "held for sale" and trading activities;
 - b. Permissible types of investments;
 - c. Diversification guidelines to prevent undue concentration;
 - d. Maturity schedules;
 - e. Limitation on quality ratings;
 - f. Hedging activities and other uses of futures, forwards, options, and other financial instruments;
 - g. Handling exceptions to standard policies;
 - h. Valuation procedures and frequency;
 - i. Limitations on the investment authority of officers; and
 - j. Frequency of periodic reports to the BOD on securities holdings.
2. Test the investment procedures and ascertain whether information reported to the BOD (or investment committee) for securities transactions is in agreement with the supporting data by comparing the following information on such reports to the trade tickets for a sample of items (including futures, forwards, and options):
 - a. Descriptions
 - b. Interest rate
 - c. Maturity

- d. Par value, or number of shares
 - e. Cost
 - f. Market value on date of transaction (if different than cost)
3. Using the same sample items, analyze the securities register for accuracy and confirm the existence of the sample items by examining securities physically held in the institution and confirming the safekeeping of those securities held by others.
 4. Balance investment subledger(s) or reconcile computer-generated trial balances with the general ledger control accounts for each type of security .
 5. Review policies and procedures for controls which are designed to ensure that unauthorized transactions do not occur. Ascertain through reading of policies, procedures, and BOD minutes whether investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and whether there are limitations or restrictions on delegated responsibilities.
 6. Obtain a schedule of the book, par, and market values of securities as well as their rating classifications. Test the accuracy of the market values of a sample of securities and compare the ratings listed to see that they correspond with those of the rating agencies. Review the institution's documentation on any permanent declines in value that have occurred among the sample of securities to determine that any recorded declines in market value are appropriately computed. Examine the institution's computation of the allowance account for securities, if any, for proper presentation and adequacy.
 7. Test securities income and accrued interest by:
 - a. Determining the institution's method of calculating and recording interest accruals;
 - b. Obtaining trial balances of accrued interest;
 - c. Testing the reconciliation of the trial balances to the general ledger;
 - d. Determining that interest accruals are not made on defaulted issues;
 - e. Selecting items from each type of investment and money market holdings:
 - i. Determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
 - ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts.
 - iii. Calculating accrued interest and comparing it to the trial balance,
 - iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium; and
 - f. Performing an analytical review of yields on each type of investment and money market holdings for reasonableness.
 8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. (If there is frequent trading in an investment account, such activity may be inconsistent with the notion that the institution has the intent and ability to hold securities to maturity.) Test gains and losses on disposal of investment securities by sampling sales transactions and:
 - a. Determining sales prices by examining invoices or brokers'

- advices;
- b. Checking for the use of trade date accounting and the computation of book value on trade date;
- c. Determining that the general ledger has been properly relieved on the investment, accrued interest, premium, discount and other related accounts;
- d. Recomputing the gain or loss and compare to the amount recorded in the general ledger; and
- e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

D. INSIDER TRANSACTIONS

NOTE: For purposes of this section of the procedures, insiders include all affiliates of the institution (including its parent holding company) and all subsidiaries of the institution, as those terms are defined in section 23A of the Federal Reserve Act, as well as the institution's executive officers, directors, principal shareholders, and their related interests, as those terms are defined in section 215.2 of Federal Reserve Regulation O.

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the institution and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on extensions of credit comply with the requirements of Federal Reserve Regulation O.
2. Obtain an institution-prepared list of insiders, including any business relationships they may have other than as nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders that are outstanding as of the audit date or that have occurred since the prior year's external auditing procedures were performed. Compare these lists to those prepared for the prior year's external auditing program to test for completeness.
3. Review the board of directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that a sample of extensions of credit to and transactions with insiders were:

- a. In compliance with institution policy for similar transactions and were at prevailing rates and terms at that time;
 - b. Subjected to the institution's normal underwriting criteria and deemed by the institution to involve no more than a normal degree of risk or present no other unfavorable features;
 - c. Approved by the board of directors in advance with the interested party abstaining from voting; and
 - d. Within the aggregate lending limits imposed by Regulation O or other legal limits.
4. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test a sample of the actual expense account records for compliance with these policies and procedures.

E. INTERNAL CONTROLS - GENERAL ACCOUNTING AND ADMINISTRATIVE CONTROLS

- 1. Review the board of directors' minutes to verify that account reconciliation policies have been established and approved and are reviewed periodically by the BOD. Determine that management has implemented appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.
- 2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
- 3. Confirm a sample of deposits in each of the various types of deposit accounts maintained by the institution. Inquire about controls over dormant deposit accounts.
- 4. Test to determine that reconciliations are prepared for all significant asset and liability accounts and their related accrued interest accounts, if any, such as "due from" accounts; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Review reconciliations for:
 - a. Timeliness and frequency;
 - b. Accuracy and completeness; and
 - c. Review by appropriate personnel with no conflicting duties.
- 5. Compare a sample of balances per reconciliations to the general ledger and supporting trial balances.
- 6. Examine detail and aging of a sample of reconciling items from those accounts whose reconciliations have been tested and reviewed and a sample of items in suspense, clearing, and work-in-process accounts by:

- a. Testing aging;
- b. Determining whether items are followed up on and appropriately resolved on a timely bases; and
- c. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

Review a sample of charged-off reconciling and suspense items for proper authorization.

- 7. Verify through inquiry and observation that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments. Review the institution's procedures for monitoring the extent of its credit exposure from such activities to determine whether probable or reasonably possible losses exist.

F. INTERNAL CONTROLS - ELECTRONIC DATA PROCESSING CONTROLS

- 1. Read the BOD's minutes to determine whether the BOD has reviewed and approved the institution's electronic data processing (EDP) policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers (PCs) and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
 - a. The policies and procedures for either in-house processing or use of an outside service center should include:
 - i. A contingency plan for continuation of operations and recovery when power outages, natural disasters, or other threats could cause disruption and/or major damage to the institution's data processing support (including compatibility of servicer's plan with that of the institution);
 - ii. Requirements for EDP-related insurance coverage which include the following provision:
 - (1) Extended blanket bond fidelity coverage to employees of the institution or servicer;
 - (2) Insurance on documents in transit, including cash letters; and
 - (3) Verification of the insurance coverage of the institution or service bureau and the courier service;
 - iii. Review of exception reports and adjusting entries approved by supervisors and/or officers;
 - iv. Controls for input preparation and control and output verification and distribution;
 - v. "Back-up" of all systems, including off-premises rotation of files and programs;

- vi. Security to ensure integrity of data and system modifications; and
 - vii. Necessary detail to ensure an audit trail.
- b. When an outside service center is employed, the policies and procedures should address the following additional items:
- i. The requirement for a written contract for each automated application detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit;
 - ii. Review of each contract by legal counsel; and
 - iii. Review of each third party review of the service bureau, if any.
2. In the area of general EDP controls, determine through inquiry and observation that policies and procedures have been established for:
- a. Management and user involvement and approval of new or modified application programs;
 - b. Authorization, approval and testing of system software modifications;
 - c. The controls surrounding computer operations processing;
 - d. Restricted access to computer operations facilities and resources including:
 - i. Off-premises storage of master disks and PC disks;
 - ii. Security of the data center and institution's PCs; and
 - iii. Use and periodic changing of passwords.
3. With respect to EDP applications controls, inquire about and observe:
- a. The controls over:
 - i. Input submitted for processing,
 - ii. Processing transactions,
 - iii. Output,
 - iv. Applications on PCs, and
 - v. Telecommunications both between and within institution offices;
 - b. The security over unissued or blank supplies of potentially negotiable items; and
 - c. The control procedures on wire transfers including:
 - i. Authorizations and agreements with customers, including who may initiate transactions,
 - ii. Limits on transactions, and
 - iii. Call back procedures.

Qualifications for Independent Person(s) Assuming
Responsibility for Due Care of Directors' Examinations
[11-22-109(5)(e)]

The following persons may qualify to be responsible for conducting a or directors' examination of industrial banks:

1. A Certified Public Accountant(s) who holds an active certificate under the laws of this state.
2. A qualified independent person(s) or firm whose credentials have been submitted to and approved by the Colorado State Banking Board to conduct such examinations. The Banking Board will take into consideration such things as past proven work of the person or firm, professional reputation, training and education, and capacity to perform the examination in a timely manner.
3. The Banking Board reserves the right to revoke any previously approved qualification for due cause.

IB-18 Notice of Change in Officers or Directors. Repealed
effective November 30, 1990

IB-32 Capital [11-22-105] The capital of an industrial bank shall
consist of primary capital and secondary capital, the
components of which are listed below:

- A. Primary capital components consist of:
- 1) Equity capital
 - a. Common stock
 - b. Perpetual preferred stock
 - c. Capital surplus
 - d. Undivided profits
 - e. Contingency and other reserves
 - 2) Valuation reserve for loans
 - 3) Minority interest in equity accounts in consolidated subsidiaries
 - 4) Mandatory convertible debt (see Appendix A for the criteria for mandatory convertible instruments to qualify as primary capital) may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.
 - 5) Net worth certificates issued pursuant to 12 USC 1823(i).
 - 6) The unamortized balance of agricultural loan losses deferred pursuant to 12 USC 1823(j), 1819, and other provisions of the Federal Deposit Insurance Act (12 USC 1811-31d).
 - 7) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.
- B. Secondary capital components (see Appendix A for conditions to be met):
- 1) Mandatory convertible debt (that amount which is not included in primary capital).
 - 2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.
- C. "Total Capital" means the sum of primary capital and allowable secondary capital.

D. This rule will apply to the following statutes:

- 1) 11-22-102(3)(a)(III) shall refer to Equity Capital and Total Capital.
- 2) 11-22-105(1) refers to Capital and the components of capital as defined in IB Emergency Rule #1.
- 3) 11-22-107(1)(e)(iv) and (f) Capital is defined as Equity Capital.
- 4) 11-22-108(1)(b) shall refer to Total Capital.
- 5) 11-22-115(1)(k) shall refer to Total Capital.
- 6) 11-22-115(1)(m) shall refer to Total Capital.

E. Reference: 12 USC 1823(i), 12 USC 1823(j), 12 USC 1819, and 12 USC 1811-31d, also known as the Federal Deposit Insurance Act are laws enacted by the United States Congress and administered by the Federal Deposit Insurance Corporation. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

APPENDIX A IB-32

A. Restrictions and criteria relating to capital components - mandatory convertible securities

- 1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock. Both equity commitment notes and equity contract notes qualify as primary capital for bank holding companies, but only equity contract notes qualify as primary capital for banks.
- 2) Criteria applicable to both types of mandatory convertible securities:
 - a. The securities must mature in 12 years or less.
 - b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.
 - c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the bank or bank holding company.
 - d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.
 - e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.
 - f. An issuer that intends to dedicate the proceeds of an

issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.

B. Conditions applicable to secondary capital components to qualify as capital:

- 1) A bank's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of banks, must be subordinated to deposits) debt.
- 2) The secondary components must meet the following conditions to qualify as capital:
 - a. The instrument must have an original weighted-average maturity of at least 7 years.
 - b. The instrument must be unsecured.
 - c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.
 - d. Bank debt instruments must be subordinated to claims of depositors.
 - e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the bank's primary capital.

IB-33 Adequacy of Capital [11-22-105] An industrial bank having adequate capital will maintain capital ratios as follows:

1. A bank must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%.
2. Higher than minimum capital ratios may be required for an individual bank when the Banking Board believes that the bank's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:
 - (a) A newly chartered bank;
 - (b) A bank receiving special supervisory attention;
 - (c) A bank which has or is expected to have losses resulting in capital inadequacy;
 - (d) A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
 - (e) A bank that is growing rapidly, either internally or through acquisitions; or
 - (f) A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which

it has significant business relationships,
including concentrations of credit.

3. An industrial bank's capital is inadequate if it does not meet the provisions of this Rule.
4. This rule will apply to the following statutes:
 - (a) 11-22-105
 - (b) 11-22-109(5)(c) and (g)
 - (c) 11-22-115(1)(a)
 - (d) 11-22-518(1)
 - (e) 11-22-601(1)
 - (f) 11-22-602(1)
 - (g) 11-22-607(1)

IB-34 Assessments and Fees [11-22-111]

1. Assessments

- a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of industrial banks subject to its jurisdiction, industrial banks shall be assessed at least semi-annually as of June 30 and December 31.
- b. Each industrial bank subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.
- c. Assessments for all industrial banks shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total assets contained in the reports of condition of each bank submitted as of the above dates and a minimum assessment.
- d. There shall be a one-time assessment for the cost of automation which shall be charged to all industrial banks pursuant to AD Emergency Rule #1.

2. Fees

- a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
- b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

- a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."
- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.
- c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

Generally Accepted Accounting Principles
[11-22-109(5) (e) (1) (B) (III)]

- A) Generally accepted accounting principles (GAAP) as defined for this section will consist of those opinions and statements generally recognized and supported by the Accounting Principles Board (APB) or the Financial Accounting Standards Board (FASB).
- B) While it is the Board's intention to require generally accepted accounting principles (GAAP) to be followed whenever these are appropriate, certain statements filed by the industrial banks with various state and federal regulatory agencies are supervisory and regulatory documents, not primarily accounting documents. Because of the special supervisory, regulatory, and economic policy needs of these reports, their instructions do not always follow GAAP. In reporting transactions not covered in principle by these regulatory instructions, industrial banks may follow GAAP. However, in such circumstances, unless the bank has already obtained a ruling from another regulatory agency pursuant to the policies expressed in Section 11-1-101.5, a specific ruling shall be sought promptly from the Board.
- C) References: Generally accepted accounting principles are issued by the Financial Accounting Standards Board which is an arm of the Financial Accounting Foundation, an independently chartered institution. The Accounting Principles Board is a committee of the American Institute of Certified Public Accountants. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, Colorado 80204, (303)620-4358.

Dividends [11-22-105(2)] The approval of the Banking Board shall be required if the total of all dividends declared by such industrial bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

Loans [11-22-106] Any industrial bank may make, arrange, purchase, or sell the following types of loans and extensions of credit.

Real Estate Lending

1. (a) General. Any industrial bank may make, arrange, purchase, or sell loans or extensions of credit secured by liens on interests in real estate.
- (b) Scope. For the purposes of this rule, loans secured by liens on interests in real estate include loans made upon the security of condominiums, leaseholds, cooperatives, forest tracts, construction project loans (except as specified in paragraphs 2(f) and (g), and land sales contracts.
2. Other
 - (a) Insured or Guaranteed Loans.
 - (1) When the industrial bank relies substantially on the insurance or guaranty of a governmental agency in making a loan. This includes loans which are:

- (i) Insured under the provisions of the National Housing Act, 12 USC 1701 et seq., administered by the Secretary of Housing and Urban Development;
 - (ii) Insured under the provisions of the Bankhead-Jones Farm Tenant Act, 7 USC 1000 et seq., administered by the Secretary of Agriculture, or under the Housing Act of August 28, 1937, 42 USC 1401 et seq., administered by the Department of Housing and Urban Development, or under Title V of the Housing Act of 1949, 42 USC 1441 et seq., administered by the Department of Housing and Urban Development;
 - (iii) Guaranteed by the Secretary of Housing and Urban Development, for the payment of obligations of which the full faith and credit of the United States is pledged;
 - (iv) Fully guaranteed or insured by a state, any agency or instrumentality of a state, or by a state authority for the payment of obligations of which the full faith and credit of the state is pledged, if under the terms of the guaranty or insurance agreement the industrial bank will be assured of repayment in accordance with the terms of the loan;
 - (v) At least 20% guaranteed or insured under the provisions of the Servicemen's Readjustment Act, 38 USC 1801 et seq., administered by the Administrator of Veterans Affairs;
 - (vi) Guaranteed under section 802 of the Housing and Community Development Act, 42 USC 5301 et seq., administered by the Secretary of Housing and Urban Development;
 - (vii) Subject to a firm commitment to insure by a Government insuring agency. A firm commitment is a commitment in which a specific mortgagor is named; and
 - (viii) Loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act, 15 USC 631 et seq., administered by the Small Business Administration.
- (2) When the industrial bank relies substantially upon private company mortgage insurance or guaranty, but only to the extent of the insurance or guaranty.
- (b) Loans where the industrial bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income.
 - (c) Loans secured by an assignment of rents under a lease.
 - (d) Loans secured by the pledge or assignment of another real estate mortgage.
 - (e) Loans secured by a valid liens on timber.
 - (f) Loans having maturities not to exceed 60 months made to finance the construction of a building or buildings, where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building

or buildings.

- (g) Loans having maturities not to exceed 60 months made to finance the construction of residential or farm buildings.
- (h) Loans for which a security interest is taken in a mobile home.
- (i) Loans made previously where a security interest in real estate is taken subsequently in good faith.
- (j) Any type loan that a national bank has the authority to make pursuant to the provisions of Section 24 of the National Bank Act, 12 USC 1 et seq., administered by the Comptroller of the Currency.
- (k) Any type loan approved from time to time by the Colorado State Banking Board.

Reference:

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

IB-38 Reports of Condition Repealed effective October 30, 1990.

IB 39 Investment in Stock of a Bankers Bank [11-22-106(4)]. An industrial bank may invest an amount not exceeding ten percent of its total capital as defined in the rules and regulations promulgated by the banking board in the stock of any bank or bank holding company which provides services solely to depository institutions and their shareholders, directors, officers, and employees, wherein the ownership of stock of the bank or bank holding company, except of any stock required by law to be owned by directors of the bank or bank holding company, is restricted to banks or bank holding companies. The amount of stock owned by an industrial bank in any such bank or bank holding company shall not be in excess of five percent of the voting shares of such bank or bank holding company.

IB 40 Loans to Executive Officers, Directors, and Principal Shareholders [11-22-106(5)]

(1) General Prohibitions

No industrial bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- (a) Is made on substantially the same terms, including interest rates and collateral, as those prevailing at the time for comparable transactions by the industrial bank with other persons that are not covered by this rule and who are not employed by the industrial bank, and
- (b) Does not involve more than the normal risk of repayment or present other unfavorable features.

(2) Prior approval

- (a) No industrial bank may extend credit (which term includes granting a line of credit) to any of its executive

officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the industrial bank's total capital unless:

- (i) The extension of credit has been approved in advance by a majority of the entire board of directors of that industrial bank, and
 - (ii) The interested party has abstained from participating directly or indirectly in the voting. In no event may an industrial bank extend credit to any one of its executive officers, directors, or principal holders, or to any related interest of that person, in an amount that, when aggregated with all other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.
- (b) Approval by the board of directors under paragraph (2)(a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph (2)(a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of (1) of this rule.
 - (c) Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.
- (3) Aggregate lending limit. No industrial bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the industrial bank to that person and to all related interests of that person, exceeds the lending limit of the industrial bank. This prohibition does not apply to an extension of credit by an industrial bank to a bank holding company (as defined in 12 U.S.C. 1841(a)) of which the industrial bank is a subsidiary of that bank holding company.
- (4) Additional restrictions on loans to executive officers
- (a) No industrial bank may extend credit to any of its executive officers, and no executive officer of an industrial bank shall borrow from or otherwise become indebted to the industrial bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs (c) and (d) of this rule.
 - (b) No industrial bank may extend credit in an aggregate amount greater than the amount permitted in paragraph (c)(iii) of this rule to a partnership in which one or more of the industrial bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph (c)(iii) of this rule, the total amount of credit extended by an industrial bank to such partnership is considered to be extended to each executive officer of the industrial bank who is a member of the partnership.
 - (c) An industrial bank is authorized to extend credit to any executive officer of the industrial bank:

- (i) In any amount to finance the education of the executive officer's children;
 - (ii) In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust but also a second or other junior mortgage or deed of trust where the industrial bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and
 - (iii) For any other purpose not specified in paragraphs (4)(c)(i) and (ii), if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the industrial bank's total capital or \$25,000, but in no event more than \$100,000.
- (d) Any extension of credit by an industrial bank to any of its executive officers shall be: (1) Promptly reported to the industrial bank's board of directors; (2) in compliance with the requirements of general prohibitions, paragraph (1) of this rule; (3) preceded by the submission of a detailed current financial statement of the executive officer; and (4) made subject to the condition that the extension of credit will, at the option of the industrial bank, become due and payable at any time that the officer is indebted to any other industrial, state or national bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph (4)(c) of this rule.
- (5) Reference
- (a) 12 USC 1841(a), which is a portion of the Bank Holding Company Act of 1956, was enacted by the United States Congress and is administered by the Board of Governors of the Federal Reserve Board.
 - (b) This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1990.
 - (c) For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

IB 41 Lending Limits [11-22-106(5)]

- (1) (a) The total loans and extensions of credit by an industrial bank to a person outstanding at one time and not fully secured, as determined in a manner consistent with paragraph (2) of this subsection, by collateral having a market value at least equal to the amount of the loan or extension of credit, shall not exceed 15 per centum of total capital.
- (b) The total loans and extensions of credit by an industrial

bank to a person outstanding at one time and fully secured by readily marketable collateral having a market value, as determined by reliable and continuously available price quotations, at least equal to the amount of the funds outstanding, shall not exceed 10 per centum of the total capital. This limitation shall be separate from and in addition to the limitation contained in paragraph (1) of this subsection.

(2) For the purposes of this rule --

- (a) The term "loans and extensions of credit" shall include all direct or indirect advances of funds to a person made on the basis of any obligation of that person to repay the funds or repayable from specific property pledged by or on behalf of the person and shall also include any liability of an industrial bank to advance funds to or on behalf of a person pursuant to a contractual commitment; and
- (b) The term "person" shall include an individual, sole proprietorship, partnership, joint venture, association, trust, estate, business trust, corporation, sovereign government or agency, instrumentality, or political subdivision thereof, or any similar entity or organization.

(3) The limitations contained in subsection (1) shall be subject to the following exceptions:

- (a) Loans or extensions of credit arising from the discount of commercial or business paper evidencing an obligation to the person negotiating it with recourse shall not be subject to any limitation based on capital.
- (b) The purchase of bankers' acceptances of the kind described in section 13 of the Federal Reserve Act and issued by other banks shall not be subject to any limitations based on capital.
- (c) Loans and extensions of credit secured by bills of lading, warehouse receipts, or similar documents transferring or securing title to readily marketable staples shall be subject to a limitation of 35 per centum of total capital in addition to the general limitations if the market value of the staples securing each additional loan or extension of credit at all times equals or exceeds 115 per centum of the outstanding amount of such loan or extension of credit. The staples shall be fully covered by insurance whenever it is customary to insure such staples.
- (d) Loans or extensions of credit secured by bonds, notes, certificates of indebtedness, or Treasury bills of the United States or by other such obligations fully guaranteed as to principal and interest by the United States shall not be subject to any limitation based on capital.
- (e) Loans or extensions of credit to or secured by unconditional takeout commitments or guarantees of any department, agency, bureau, board, commission, or establishment of the United States or any corporation wholly owned directly or indirectly by the United States shall not be subject to any limitation based on capital.
- (f) Loans or extensions of credit secured by a segregated deposit account in the lending industrial bank shall not be subject to any limitation based on capital.

- (g) Loans or extensions of credit to any financial institution or to any receiver, conservator, or other agent in charge of the business and property of such financial institution, when such loans or extensions of credit are approved by the Banking Board, shall not be subject to any limitation based on capital.
- (h) (I) Loans and extensions of credit arising from the discount of negotiable or nonnegotiable installment consumer paper which carries a full recourse endorsement or unconditional guarantee by the person transferring the paper shall be subject under this section to a maximum limitation equal to 25 per centum of total capital, notwithstanding the collateral requirements set forth in subsection (1)(b).
- (II) If the industrial bank's files or the knowledge of its officers of the financial condition of each maker of such consumer paper is reasonably adequate, and an officer of the industrial bank designated for that purpose by the board of directors of the industrial bank certifies in writing that the industrial bank is relying primarily upon the responsibility of each maker for payment of such loans or extensions of credit and not upon any full or partial recourse endorsement or guarantee by the transferor, the limitations of this section as to the loans or extensions of credit of each such maker shall be the sole applicable loan limitations.
- (i) (I) Loans and extensions of credit secured by shipping documents or instruments transferring or securing title covering livestock or giving a lien on livestock when the market value of the livestock securing the obligation is not at any time less than 115 per centum of the face amount of the note covered, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a maximum limitation equal to 25 per centum of total capital.
- (II) Loans and extensions of credit which arise from the discount by dealers in dairy cattle of paper given in payment for dairy cattle, which paper carries a full recourse endorsement or unconditional guarantee of the seller, and which are secured by the cattle being sold, shall be subject under this section, notwithstanding the collateral requirements set forth in subsection (1)(b), to a limitation of 25 per centum of total capital.
- (j) Loans or extensions of credit to the Student Loan Marketing Association shall not be subject to any limitation based on capital.
- (4) The Banking Board also shall have authority to determine when a loan putatively made to a person, shall for purposes of this section, be attributed to another person.
- (5) Reference: Section 13 of the Federal Reserve Act, also known as 12 USC 372, is a law enacted by the United States Congress

and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

IB-42 Reports of New Executive Officers, Directors and Persons in Control [11-22-109(2.1)]. In addition to the provisions of 11-22-109(2.1) of the Industrial Bank Act, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of an industrial bank, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the industrial bank.

IB-43 Investment in Federal Home Loan Bank [11-22-106(4)]. An industrial bank may purchase and hold stock in and become a member of the Federal Home Loan Bank for the purpose of utilizing the services of or otherwise interacting with the Federal Home Loan Bank. The Federal Home Loan Bank Act, 12 USC 1424, provides Federal Home Loan Bank membership to any eligible bank insured by the Federal Deposit Insurance Corporation.

The Federal Home Loan Bank Act, also known as 12 USC 1424, amended 1989, is a law enacted by the United States Congress and administered by the Federal Housing Finance Board. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, November 30, 1990. For detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303)620-4358.

ER IB15 Loan Production Office [11-22-105(4)]

A Loan Production Office (LPO) is defined as a location other than the bank's main office where only the solicitation and origination of loans by employees or agents of an industrial bank or of a subsidiary corporation are conducted, provided that the loans are approved and made at the main office of the bank or at an office of the subsidiary located on the premises of or contiguous to the main office of the bank and which location is subject to notification and fee provisions of this Rule.

Approval of loans at the main office is not intended to be perfunctory, i.e. merely final execution of the loan documents. Approval at the main office shall be in accordance with safe and sound banking practice, including a review of the credit quality of the loan and a determination that it meets the bank's credit standards. In making an independent credit decision, the employee at the main office may consider recommendations made by the LPO as a factor when assessing the credit quality of the loan.

Notice of Intent to Operate an LPO or Notice of Intent to Change Location of an LPO shall be filed with the State Banking Board on a form provided by the Division of Banking at least 30 days prior to the first day of operating at location. The Notice of Intent shall be accompanied by a fee as set by the State Banking Board pursuant to C.R.S. 11-2-103(11). From the effective date of this Rule until July 1, 1991, the filing fee shall be \$50 per application.

AD-1 Fees and Assessments

AD-2 Federal Law Reference

INDUSTRIAL BANK CLOSURES

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date Closed</u>
	NO CLOSURES	

INDUSTRIAL BANK MERGERS

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date Merged</u>
165	American Industrial Bank Boulder merged into American Industrial Bank of Arvada	April 30, 1990
167	American Industrial Bank Ft. Collins merged into American Industrial Bank of Arvada	April 30, 1990
109	American Industrial Bank merged into American Industrial Bank of Aurora	April 30, 1990
065	Rocky Mountain Widefield 1st Industrial Bank merged into First Community Industrial Bank, Colorado Springs, Colorado	July 10, 1990

INDUSTRIAL BANK MERGERS

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date Merged</u>
140	Pueblo 1st Industrial Bank merged into into First Community Industrial Bank Colorado Springs, Colorado	July 10, 1990
025	Rocky Mountain 1st Industrial Bank merged into First Community Industrial Bank Colorado Springs, Colorado	July 10, 1990
034	Loveland 1st Industrial Bank merged into First Community Industrial Bank Ft. Collins	July 10, 1990
061	Fort Collins 1st Industrial Bank merged into First Community Industrial Bank Ft. Collins	July 10, 1990
063	Longmont 1st Industrial Bank merged into First Community Industrial Bank Longmont, Colorado	July 10, 1990

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	23 BANKS 12-31-90	% TO TOTAL	33 BANKS 12-31-89	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	27,303	7.8	32,716	(5,413)	-16.5
SECURITIES	41,258	11.7	44,284	(3,026)	-6.8
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	14,374	4.1	14,019	355	2.5
LOANS AND LEASE FINANCING RECEIVABLES	261,326	74.3	309,466	(48,140)	-15.6
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	6,660	1.9	7,193	(533)	-7.4
LOANS AND LEASES, NET	254,666	72.4	302,273	(47,607)	-15.7
ASSETS HELD IN TRADING					
ACCOUNTS	0	0.0	0	0	0.0
PREMISES AND FIXED ASSETS	1,352	0.4	1,660	(308)	-18.6
OTHER REAL ESTATE OWNED	3,722	1.1	6,666	(2,944)	-44.2
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	0	0.0	5,884	(5,884)	-100.0
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	700	0.2	0	700	0.0
INTANGIBLE ASSETS	8,350	0.0	0	0	0.0
OTHER ASSETS	0	0.0	0	0	0.0
TOTAL ASSETS	351,725	100.0	407,502	(55,777)	-13.7
<u>LIABILITIES</u>					
DEPOSITS - DOMESTIC OFFICES	223,387	63.5	264,488	(41,101)	-15.5
- NONINTEREST BEARING	599	0.2	4,315	(3,716)	-86.1
- INTEREST BEARING	222,788	63.3	260,173	(37,385)	-14.4
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	3,286	0.9	6,181	(2,895)	-46.8
DEMAND NOTES/U.S. TREASURY	0	0.0	0	0	0.0
OTHER BORROWED MONEY	65,463	18.6	82,463	(17,000)	-20.6
MORTGAGE INDEBTEDNESS	118	0.0	214	(96)	-44.9
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	0	0.0	0	0	0.0
NOTES AND DEBENTURES	0	0.0	0	0	0.0
OTHER LIABILITIES	8,924	2.5	9,869	(945)	-9.6
TOTAL LIABILITIES	301,178	85.6	363,215	(62,037)	-17.1
LIMITED LIFE PREFERRED STOCK	0	0.0	0	0	0.0
<u>EQUITY CAPITAL</u>					
PERPETUAL PREFERRED STOCK	0	0.0	0	0	0.0
COMMON STOCK	10,646	3.0	11,346	(700)	-6.2
SURPLUS	29,932	8.5	18,480	11,452	62.0
UNDIVIDED PROFITS/CAPITAL RESERVES	9,978	2.8	14,492	(4,514)	-31.1
TOTAL EQUITY CAPITAL	50,547	14.4	44,318	6,229	14.1
TOTAL LIABILITIES AND EQUITY CAPITAL	351,725	100.0	407,533	(55,808)	-13.7

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO
SUSAN M. BETTALE, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,
KENNETH E. BERGERSON

DECEMBER 31, 199D D00 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7D
B. INTEREST-BEARING BALANCES.....	127
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,659
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	375
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,284
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	15
7. OTHER REAL ESTATE OWNED.....	16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	311
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,823
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,823

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	840
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	84D
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	13,D39
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,D6D
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,2DD
25. SURPLUS.....	1,25D
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,313
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,763
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,823

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;
LANCE E. SHAFFER, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE, LANCE E. SHAFFER,
GARY L. ANDERSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	135
B. INTEREST-BEARING BALANCES.....	554
2. SECURITIES.....	179
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,476
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	220
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,256
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	48
7. OTHER REAL ESTATE OWNED.....	428
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	109
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,709
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,709

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,301
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	3,301
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	3,271
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	-
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	76
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,703
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	56
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,006
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,006
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,709

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO;
BRIAN L. BOSTON, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH A. WOLTZEN,
KENNETH E. BERGERSON

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	134
B. INTEREST-BEARING BALANCES.....	1,027
2. SECURITIES.....	301
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,710
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	945
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,765
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4
7. OTHER REAL ESTATE OWNED.....	16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	718
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,965
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,965

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,780
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	9,780
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	14,093
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	729
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,602
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	6,069
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,894
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,363
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,965

OFFICERS-

ROBERT D. HORNER, CHAIRMAN; JOHN A. NELKE, PRESIDENT;
JERALD L. FENSTERMAKER, EXECUTIVE VICE PRESIDENT;
FREDERICK WARK, VICE PRESIDENT

DIRECTORS-

JOHN A. NELKE, JERALD L. FENSTERMAKER, FREDERICK WARK,
ROBERT D. HORNER, KIM D. ROSENBERG

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
8. INTEREST-BEARING BALANCES.....	1,147
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,800
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,741
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,891
8. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,891

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,648
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	7,648
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	59
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	2,138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,845
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,046
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,046
8. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,046
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,891

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE PRESIDENT

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER,
JOHN G. MULLINS,

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	316
B. INTEREST-BEARING BALANCES.....	239
2. SECURITIES.....	2,423
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,069
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	105
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,964
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	78
7. OTHER REAL ESTATE OWNED.....	191
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	104
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,700
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,700

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,960
(1) NONINTEREST-BEARING.....	47
(2) INTEREST-BEARING.....	7,913
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,063
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	37
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,700

OFFICERS-

H.C. GERBER, CHAIRMAN OF THE BOARD/PRESIDENT; LONNIE L. GERBER,
L. LORINE WADE, VICE PRESIDENTS

DIRECTORS-

H.C. GERBER, LONNIE L. GERBER, JOHN C. BIRKES, GARY F. DAILEY,
LURLINE A. GERBER, JOHN T. BASS, SECRETARY

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	174
B. INTEREST-BEARING BALANCES.....	1,886
2. SECURITIES.....	1,021
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	314
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,214
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	148
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,066
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	402
7. OTHER REAL ESTATE OWNED.....	31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	182
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,076
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,076

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,412
(1) NONINTEREST-BEARING.....	3
(2) INTEREST-BEARING.....	6,409
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,466
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	410
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	610
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	610
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	7,076

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, LINDA BARNES,
GARY L. ANDERSON

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	414
B. INTEREST-BEARING BALANCES.....	4,508
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	30,134
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	732
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	29,402
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	57
7. OTHER REAL ESTATE OWNED.....	234
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	524
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,139
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,139

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,642
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	30,642
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	735
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,377
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	710
25. SURPLUS.....	2,532
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	520
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,762
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,762
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,139

OFFICERS-

JACK HAWKINS, CHAIRMAN OF THE BOARD; CHARLES E. STOCKDALE, PRESIDENT;
GEORGE R. BUCK, JR., VICE PRESIDENT

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G.W. MCCUTCHEON, MEL J. REDDY,
CHARLES E. STOCKDALE

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	36
B. INTEREST-BEARING BALANCES.....	70
2. SECURITIES.....	1,731
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,200
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	16
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,184
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	63
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,089
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,089

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,793
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,793
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	25
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,818
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	120
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	51
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	271
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	271
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,089

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; KENNETH E. BERGERSON
SR. VICE PRESIDENT; CHERYL R. MORFORD, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, LEE C. OVERSON,
GEORGE B.P. WARD, JR., HUGH A. WOLTZEN

DECEMBER 31, 199D
ASSETS:

ODD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	81
B. INTEREST-BEARING BALANCES.....	165
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,133
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	365
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,768
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	8
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	286
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,308
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,3D8

LIABILITIES:

13. DEPOSITS:	
A. IN DOHESTIC OFFICES.....	1,177
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,177
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEHENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	13,116
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	420
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	14,713
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	595
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,595
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,595
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,3D8

OFFICERS-

JOHN J. KRIEGER, CHAIRMAN/PRESIDENT/CEO; WAYNE GREENHOLTZ, SR. VICE
PRESIDENT; DAVID A. BROWN, VICE PRESIDENT/CASHIER;
SHARI L. ULERY, VICE PRESIDENT

DIRECTORS-

JOHN J. KRIEGER, SHARI L. ULERY, DAVID A. BROWN, W. ALVON SPARKS, JR
EDWARD H. UTLEY

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	623
B. INTEREST-BEARING BALANCES.....	1,250
2. SECURITIES.....	16,371
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	30,498
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	876
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	29,622
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1
7. OTHER REAL ESTATE OWNED.....	497
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	859
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,223

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	41,676
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	41,676
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,860
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,536
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,600
25. SURPLUS.....	721
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,366
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,687
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,687
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,223

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; RAY OTTE, JR., VICE PRESIDENT/CASHIER

DIRECTORS-

STEPHEN SIMMS, RICHARD P. HEBNER,

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	148
B. INTEREST-BEARING BALANCES.....	400
2. SECURITIES.....	7,203
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	3,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,321
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	402
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,919
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	80
7. OTHER REAL ESTATE OWNED.....	103
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	955
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	15,858

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,571
(1) NONINTEREST-BEARING.....	7
(2) INTEREST-BEARING.....	13,564
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	247
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	200
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,018
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	2,050
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	410-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,840
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,840
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,858

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; DAN ROCKWELL, VICE PRESIDENT;
 LINDA E. YOST, CASHIER

DIRECTORS-

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	153
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,070
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,711
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	68
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,643
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	34
7. OTHER REAL ESTATE OWNED.....	34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	53
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,987
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,987

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,579
(1) NONINTEREST-BEARING.....	4
(2) INTEREST-BEARING.....	3,575
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	15
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	24
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,618
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	153
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	9
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	369
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	369
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,987

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; ROBERT J. MAWHINNEY,
PRESIDENT; ANITA L. NORMAN, VICE PRESIDENT

DIRECTORS-

ROY W. SIMMONS, ROBERT J. MAWHINNEY, CLIFFORD E. KATALIN, DEE A. HYDE,
GARY L. ANDERSON, HARRIS H. SIMMONS

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	817
B. INTEREST-BEARING BALANCES.....	1,364
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,711
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	392
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,319
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	20
7. OTHER REAL ESTATE OWNED.....	18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	253
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,791
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,791

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,067
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	9,067
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	6,512
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	349
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,928
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,393
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	170
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,863
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,863
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,791

OFFICERS-

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;
JAMES A. BONELLA, CEO/VICE PRESIDENT; PATRICIA L. JAN, VICE PRESIDENT

DIRECTORS-

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,
EUGENE F. HAGGERTY

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	59
B. INTEREST-BEARING BALANCES.....	491
2. SECURITIES.....	846
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,363
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,263
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	13
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	50
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,722

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,167
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	3,167
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	126
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,293
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,029
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,429
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,429
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,722

OFFICERS-

J. GREGORY MULLINS, 'PRESIDENT; JAY W. MILLER, SR. VICE PRESIDENT;
VALERIE CONDER, PHIL WILDER, VICE PRESIDENTS; CLINTON VIERGUTZ,
VICE PRESIDENT/CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHIEDT, EDWARD GARLINGTON, JR.,
LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN,
ROBERT WALLACE

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	903
B. INTEREST-BEARING BALANCES.....	17
2. SECURITIES.....	8,067
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	205
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,327
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	238
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,089
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	218
7. OTHER REAL ESTATE OWNED.....	617
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,456
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,456

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,869
(1) NONINTEREST-BEARING.....	104
(2) INTEREST-BEARING.....	18,765
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	240
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,109
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	447
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,347
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,347
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,456

OFFICERS-

A. F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,
SR. VICE PRESIDENT; KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO;
BRIAN L. BOSTON, CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, HUGH WOLTZEN,
KENNETH E. BERGERSON

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	102
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,068
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	522
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,546
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	59
7. OTHER REAL ESTATE OWNED.....	936
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,13B
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,138

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	841
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	841
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	14,936
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,134
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	201
25. SURPLUS.....	3,646
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	157
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,004
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,004
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,138

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; JIMMIE D. ESA, VICE PRESIDENT/CASHIER;
ROBERT D. BRAZEAU, RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE,
HERBERT F. SMITH, JOSEPH L. HENRY, VICE PRESIDENTS

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, JAMES A. POTTER,
HERBERT F. SMITH, JOSEPH L. HENRY

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	224
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	883
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,065
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,928
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	35
7. OTHER REAL ESTATE OWNED.....	18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,449
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,387
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,387

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,744
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	5,744
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,714
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	28
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,486
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	401
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	901
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	901
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,387

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT/CEO;
WAYNE L. EVANS, EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE,
CARL A. SOLDAN, SR. VICE PRESIDENTS; GEORGE ABBRUSCATO, THOMAS PETERS,
J. VALDES-CUGAT, ROBERT M. MITTLER, VICE PRESIDENTS

DIRECTORS-

JAMES A. BARE, MIKE A. PAPPAS, EUGENE C. CALL, WAYNE L. EVANS,
GEORGE J. ABBRUSCATO

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	1,595
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,673
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	85
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,588
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	157
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	B2
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,427
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,427

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,283
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	7,283
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	378
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,661
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	666
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,766
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,766
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,427

OFFICERS-

F. MERLIN RIFE, PRESIDENT; MARGARET H. MAY, VICE PRESIDENT

DIRECTORS-

F. MERLIN RIFE, LENORA L. HALL, KAREN MCDANIEL, MARGARET H. MAY,
 ANNE M. REIFF

DECEMBER 31, 1990 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	130
B. INTEREST-BEARING BALANCES.....	960
2. SECURITIES.....	21
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,397
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	32
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,365
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	36
7. OTHER REAL ESTATE OWNED.....	53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	34
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,599
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,599

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,748
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,748
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,800
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	606
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	93
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	799
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,599

OFFICERS-

A.F. ORTWEIN, JR., CHAIRMAN OF THE BOARD/PRESIDENT; C. RICHARD ICKRATH,
SR. VICE PRESIDENT, KENNETH E. BERGERSON, SR. VICE PRESIDENT/CEO;
DAVID J. HARRISON, MANAGER/CASHIER

DIRECTORS-

A.F. ORTWEIN, JR., C. RICHARD ICKRATH, LISA PALMER-YOWELL,
HUGH A. WOLTZEN, KENNETH E. BERGERSON

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	956
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,144
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	194
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,950
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	80
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	700
11. OTHER ASSETS.....	150
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,811

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,348
(1) NONINTEREST-BEARING.....	110
(2) INTEREST-BEARING.....	20,238
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	216
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,564
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	385
25. SURPLUS.....	4,066
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,204-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,247
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,247
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,811

OFFICERS-

CLIFFORD E. KATALIN, PRESIDENT; MIKE HOGGE, ROBERT A. CLEARY,
JAMES VAN SICKLE, VICE PRESIDENTS

DIRECTORS-

MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE
GARY L. ANDERSON

DECEMBER 31, 1990
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	90
B. INTEREST-BEARING BALANCES.....	1,980
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,296
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	394
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,902
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	38
7. OTHER REAL ESTATE OWNED.....	4
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	200
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,214
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,214

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,160
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	7,160
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,747
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	42
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,108
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	941
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	15
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,106
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,214

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT;
WAYNE L. EVANS, EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE,
CARL SOLDAN, SR. VICE PRESIDENTS; BRUCE ANTENBERG, VICE PRESIDENT/
CASHIER; GEORGE ABBRUSCATO, J. VALDES-CUGAT, THOMAS H. PETERS,
WILLIAM R. CAMPBELL, VICE PRESIDENTS

DIRECTORS-

MIKE M. PAPPAS, JAMES A. BARE, EUGENE C. CALL, WAYNE L. EVANS,
GEORGE ABBRUSCATO

DECEMBER 31, 1990

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	216
B. INTEREST-BEARING BALANCES.....	2,996
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,699
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	179
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,520
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	9
7. OTHER REAL ESTATE OWNED.....	83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	107
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,931

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,022
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	10,022
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	398
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,420
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	1,278
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	533
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,511
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,511
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,931

OFFICERS-

SANDRA J. HERZOG, PRESIDENT

DIRECTORS-

WALLACE E. CARROLL, SANDRA HERZOG, FRANK V. PHILLIPS, RICHARD KNAPP,
LOUIS SPINOZZI

DECEMBER 31, 1990 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	418
B. INTEREST-BEARING BALANCES.....	233
2. SECURITIES.....	1,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	595
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,658
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,582
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	107
7. OTHER REAL ESTATE OWNED.....	286
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	118
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,481
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,481

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,759
(1) NONINTEREST-BEARING.....	324
(2) INTEREST-BEARING.....	8,435
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,856
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	175
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	50
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	625
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	625
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,481

Scope of Directors' Examinations (11-23-118(2))

A. Definitions

For purposes of this regulation the term reviewer shall mean such public accountant or other independent person(s) as determined by the Banking Board.

B. Examination Scope

For the purposes of C.R.S. 11-23-118(2) a trust company (institution) at a minimum shall perform annually the procedures as set forth in Appendix A as the scope of a directors' examination. The recommended procedures are intended to address the high risk areas common to all financial institutions. However, each institution must review its own particular business and determine if additional procedures are required to cover other high risk areas. The reviewer should be informed of and permitted access to all examination reports, administrative orders, and any additional communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal regulatory agency. The auditor should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

C. Extent of Testing

Where the procedures set forth in Appendix A require testing or determinations to be made, sampling may be used. Both judgmental and statistical sampling may be acceptable methods of selecting samples to test. Sample sizes should be consistent with generally accepted auditing standards or as agreed upon by the reviewer and the institution client. In any event, the sampling method and extent of testing, including sample size(s) used, should be disclosed in the directors' examination report.

D. Reports to be Filed with the Division of Banking

After the completion of the procedures or agreed-upon procedures set forth in Appendix A, the independent reviewer should evaluate the results of his/her audit work and promptly prepare and submit a report addressed to the board of directors of the institution. This report should detail the findings and suggestions resulting from performance of these auditing procedures. Independent reviewers should include in their report, as a minimum:

- (1) financial statements (balance sheet and statement of earnings as of the examination date);
- (2) the accounts or items on which the procedures were applied;
- (3) the sampling methods used;
- (4) the procedures and agreed-upon extent of testing performed;
- (5) the accounting basis either generally accepted accounting principles (GAAP) or regulatory required accounting on which the accounts or items being audited are reported;

(6) the reviewer's findings; and

(7) the date as of which the procedures were performed.

The reviewer should sign and date the report, which should also disclose the reviewer's business address. The institution must send a copy of this report, the engagement letter, and any management letter or similar letter of recommendations to the Division of Banking and, if applicable, to the appropriate federal regulators within 30 days after its receipt, but no later than 150 days after the date of examination. In addition, each institution should promptly notify the Division of Banking when any reviewer is engaged to perform a directors' examination and when a change in its reviewer occurs.

E. References

Generally acceptable accounting principles are issued by the Financial Accounting Standard Board which is a arm of the Financial Accounting Foundation, an independently chartered institution.

Section 23A of the Federal Reserve Act, also known as 12 USC 371c, is a law enacted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

Regulation O of the Board of Governors of the Federal Reserve System, also known as 12 CFR 215, is a regulation enacted by the Federal Reserve Board under the authority granted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

This rule does not include amendments to or editions of the referenced materials later than the effective date of the rule, October 24, 1990

For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, CO 80204, (303) 866-6440.

Appendix A TC-11

For the purposes of C.R.S. 11-23-118(2) a trust company (institution), at a minimum, shall have the following procedures performed annually.

A. SECURITIES

1. Review the investment policies and procedures established by the institution's board of directors (BOD). Review the BOD (or investment committee) minutes for evidence that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
 - a. Investment objectives, including use of "held for sale" and trading activities;
 - b. Permissible types of investments;
 - c. Diversification guidelines to prevent undue concentration;
 - d. Maturity schedules;
 - e. Limitation on quality ratings;
 - f. Hedging activities and other uses of futures, forwards, options, and other financial instruments;
 - g. Handling exceptions to standard policies;
 - h. Valuation procedures and frequency;
 - i. Limitations on the investment authority of officers; and
 - j. Frequency of periodic reports to the BOD on securities holdings.

2. Test the investment procedures and ascertain whether information reported to the BOD (or investment committee) for securities transactions is in agreement with the supporting data by comparing the following information on such reports to the trade tickets for a sample of items (including futures, forwards, and options):
 - a. Descriptions
 - b. Interest rate
 - c. Maturity
 - d. Par value, or number of shares
 - e. Cost
 - f. Market value on date of transaction (if different than cost)
3. Using the same sample items, analyze the securities register for accuracy and confirm the existence of the sample items by examining securities physically held in the institution and confirming the safekeeping of those securities held by others.
4. Balance investment subledger(s) or reconcile computer-generated trial balances with the general ledger control accounts for each type of security .
5. Review policies and procedures for controls which are designed to ensure that unauthorized transactions do not occur. Ascertain through reading of policies, procedures, and BOD minutes whether investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and whether there are limitations or restrictions on delegated responsibilities.
6. Obtain a schedule of the book, par, and market values of securities as well as their rating classifications. Test the accuracy of the market values of a sample of securities and compare the ratings listed to see that they correspond with those of the rating agencies. Review the institution's documentation on any permanent declines in value that have occurred among the sample of securities to determine that any recorded declines in market value are appropriately computed. Examine the institution's computation of the allowance account for securities, if any, for proper presentation and adequacy.
7. Test securities income and accrued interest by:
 - a. determining the institution's method of calculating and recording interest accruals;
 - b. obtaining trial balances of accrued interest;
 - c. testing the reconciliation of the trial balances to the general ledger;
 - d. determining that interest accruals are not made on defaulted issues;
 - e. selecting items from each type of investment and money market holdings:
 - i. determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
 - ii. testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts.
 - iii. calculating accrued interest and comparing it to the trial balance,
 - iv. reviewing recorded book value for appropriate accretion of discount and amortization of premium; and
 - f. performing an analytical review of yields on each type of investment and money market holdings for reasonableness.

8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. (If there is frequent trading in an investment account, such activity may be inconsistent with the notion that the institution has the intent and ability to hold securities to maturity.) Test gains and losses on disposal of investment securities by sampling sales transactions and:
 - a. determining sales prices by examining invoices or brokers' advices;
 - b. checking for the use of trade date accounting and the computation of book value on trade date;
 - c. determining that the general ledger has been properly relieved on the investment, accrued interest, premium, discount and other related accounts;
 - d. recomputing the gain or loss and compare to the amount recorded in the general ledger; and
 - e. determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.
9. Determine that sufficient and adequate securities have been collateralized against uninsured deposits, if applicable.

B. ALLOWANCE FOR FEE RECEIVABLES

1. Review policies and procedures for ensuring the collectibility of fees due.
2. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the board of directors' minutes.
3. Review the institution's computation of the amount needed in the allowance as of the end of the most recent quarter. Documentation should include consideration of the following matters:
 - a. Aging of delinquent fees;
 - b. Ability to offset fees to account assets;
 - c. Valuation and marketability of assets in fee delinquent accounts;
 - d. Trends in the level of delinquent fees as compared with previous loss and recovery experience;
 - e. Monitoring controls; and
 - f. Collection efforts, both internal and through outside sources.

12C. INSIDER TRANSACTIONS

NOTE: For purposes of this section of the procedures, insiders include all affiliates of the institution (including its parent holding company) and all subsidiaries of the institution, as those terms are defined in section 23A of the Federal Reserve Act, as well as the institution's executive officers, directors, principal shareholders, and their related interests, as those terms are defined in section 215.2 of Federal Reserve Regulation O.

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the institution and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on extensions of credit comply with the requirements of Federal Reserve Regulation O.

2. Obtain an institution-prepared list of insiders, including any business relationships they may have other than as nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders that are outstanding as of the audit date or that have occurred since the prior year's external auditing procedures were performed. Compare these lists to those prepared for the prior year's external auditing program to test for completeness.
4. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test a sample of the actual expense account records for compliance with these policies and procedures.

D. INTERNAL CONTROLS - GENERAL ACCOUNTING AND ADMINISTRATIVE CONTROLS

1. Review the board of directors' minutes to verify that account reconciliation policies have been established and approved and are reviewed periodically by the BOD. Determine that management has implemented appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.
2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
3. Confirm a sample of deposits in each of the various types of deposit accounts maintained by the institution. Inquire about controls over dormant deposit accounts.
4. Test to determine that reconciliations are prepared for all significant asset and liability accounts and their related accrued interest accounts, if any, such as "due from" accounts; demand deposits; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Review reconciliations for:
 - a. timeliness and frequency;
 - b. accuracy and completeness; and
 - c. review by appropriate personnel with no conflicting duties.
5. Compare a sample of balances per reconciliations to the general ledger and supporting trial balances.
6. Examine detail and aging of a sample of reconciling items from those accounts whose reconciliations have been tested and reviewed and a sample of items in suspense, clearing, and work-in-process accounts by:
 - a. testing aging;
 - b. determining whether items are followed up on and appropriately resolved on a timely basis; and
 - c. discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

Review a sample of charged-off reconciling and suspense items for proper authorization.

7. Verify through inquiry and observation that the institution maintains adequate records of its off-balance sheet activities. Review the institution's procedures to determine whether probable or reasonably possible losses exist.

E. INTERNAL CONTROLS - ELECTRONIC DATA PROCESSING CONTROLS

1. Read the BOD's minutes to determine whether the BOD has reviewed and approved the institution's electronic data processing (EDP) policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers (PCs) and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
 - a. The policies and procedures for either in-house processing or use of an outside service center should include:
 - i. a contingency plan for continuation of operations and recovery when power outages, natural disasters, or other threats could cause disruption and/or major damage to the institution's data processing support (including compatibility of servicer's plan with that of the institution);
 - ii. requirements for EDP-related insurance coverage which include the following provision:
 - (1) extended blanket bond fidelity coverage to employees of the institution or servicer;
 - (2) insurance on documents in transit, including cash letters; and
 - (3) verification of the insurance coverage of the institution or service bureau and the courier service;
 - iii. review of exception reports and adjusting entries approved by supervisors and/or officers;
 - iv. controls for input preparation and control and output verification and distribution;
 - v. "back-up" of all systems, including off-premises rotation of files and programs;
 - vi. security to ensure integrity of data and system modifications; and
 - vii. necessary detail to ensure an audit trail.
 - b. When an outside service center is employed, the policies and procedures should address the following additional items:
 - i. the requirement for a written contract for each automated application detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit;
 - ii. review of each contract by legal counsel; and
 - iii. review of each third party review of the service bureau, if any.
2. In the area of general EDP controls, determine through inquiry and observation that policies and procedures have been established for:
 - a. Management and user involvement and approval of new or modified application programs;
 - b. Authorization, approval and testing of system software modifications;
 - c. The controls surrounding computer operations processing;
 - d. Restricted access to computer operations facilities and resources including:
 - i. off-premises storage of master disks and PC disks;
 - ii. security of the data center and institution's PCs; and
 - iii. use and periodic changing of passwords.

3. With respect to EDP applications controls, inquire about and observe:

- a. The controls over:

- i. Input submitted for processing,
 - ii. Processing transactions,
 - iii. Output,
 - iv. Applications on PCs, and
 - v. Telecommunications both between and within institution offices;
- b. The security over unissued or blank supplies of potentially negotiable items; and
 - c. The control procedures on wire transfers including:
 - i. Authorizations and agreements with customers, including who may initiate transactions,
 - ii. Limits on transactions, and
 - iii. Call back procedures.

F. TRUST FUNCTION

1. Supervisory Review

- a. Determine the significant functions of the department including areas of responsibility within the department and the financial institution
- b. Review the institution's written policies to determine sufficient guidelines are established to meet fiduciary responsibilities and to comply with applicable laws. Policies should include:
 - i. Account acceptance
 - ii. Closed account review
 - iii. Investments
 - iv. Account review
 - v. Discretionary distributions
 - vi. Conflicts of interest
 - vii. Other as needed for scope of fiduciary activities
- c. Ascertain the qualifications of the staff and the board of directors giving consideration to the nature of the fiduciary responsibilities accepted.
- d. Determine if board policies are implemented and followed.

2. Accounting and Physical Controls

- a. Verify account assets. Include a confirmation from holders of assets retained outside the department.
- b. Determine that the assets are adequately safeguarded, and held separate from other assets of the institution.
- c. Verify that a vault record of assets under joint custody is maintained.
- d. Verify prompt ledger control of assets (including worthless assets), received as original and subsequent deposits of assets, including stock splits and dividends.
- e. Verify that fiduciary cash accounts are regularly and appropriately reconciled to demand deposit or money market account statements.
- f. Verify that internal balancing control procedures are performed each time account ledgers are posted.
- g. Verify that suspense or operating accounts are reconciled at least monthly, contain only appropriate items and are cleared in a timely manner.
- h. Reconcile or verify the proper reconciliation of each of the following to the department's general ledger at least quarterly:

- i. Income cash
 - ii. Principal cash
 - iii. Invested income
 - iv. Invested principal
 - v. Each type of investment, such as stock, bonds, real estate loans and real estate
 - vi. Investments by issuer
- i. If applicable, verify reconcilements or reconcile outstanding bonds for bond trusteeships, or paying agent activities.
 - j. Verify the accurate payment of dividends.

3. Activity Control

- a. Verify fees paid to the trust company.
- b. Verify proceeds from sales of assets to brokers' invoices, sellers' receipts, or other evidence of sales price.
- c. Verify payment for purchases of assets to brokers' invoices, sellers' receipts, or other evidence of purchase price.
- d. Verify accuracy of amounts and receipt of income from investments.

4. Compliance

- a. Verify that transactions between fiduciary accounts and directors, officers or employees of the institution, its holding company or other related entity do not constitute self-dealing. In general, self-dealing is considered to exist when the fiduciary uses or obtains the property held in a fiduciary capacity for his or her own benefit.
- b. Review fiduciary account holdings of the following items in light of self-dealing issues.
 - i. Stock, obligations, repurchase agreements, or deposit accounts with the institution, its affiliates or other related organizations in which there exists such an interest that might affect the best judgment of the institution.
 - ii. Obligations of directors, officers and employees of the institution, its holding company or affiliates or other entities with whom there exists a connection as might affect the exercise of the best judgment of the institution.
- c. Verify that all accounts for which the institution has investment responsibilities are reviewed by the board of directors or a committee thereof.
- d. Verify that cash receipts are promptly invested or distributed.
- e. Verified and reviewed the annual audit of each collective investment fund.

5. Administrative Review

- a. Complete administrative reviews of all major account types, including but not limited to, personal trusts, estates, corporate trusts, collective investment funds, pension trusts and profit sharing trusts. An acceptable administrative review would perform the following practices:
 - i. Determine that the original or authenticated copy of the governing instrument is on file;
 - ii. Determine that synoptic and history records are current, reliable and comprehensive;
 - iii. Determine that accounts are administered and invested in conformance with management policies, governing instruments, laws, regulations and sound fiduciary principles;
 - iv. Determine that the minutes of the board of directors and committee meetings document the review of trust

- company activities. Significant practices for the boards' review include the acceptance of new accounts, the closing of accounts and the review of discretionary payments of principal or income; and
- v. Test the accuracy of account statements submitted to beneficiaries.

Emergency Rule TC-12

Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations [11-23-118(2)]

The following persons may qualify to be responsible for conducting a directors' examination of trust company:

1. A Certified Public Accountant(s) who holds an active certificate under the laws of this state.
2. A qualified independent person(s) or firm whose credentials have been submitted to and approved by the Colorado State Banking Board to conduct such examinations. The Banking Board will take into consideration such things as past proven work of the person or firm, professional reputation, training and education, and capacity to perform the examination in a timely manner.
3. The Banking Board reserves the right to revoke any previously approved qualification for due cause.

TC-2

Capital [11-23-106] The capital of a trust company shall consist of primary capital and secondary capital, the components of which are listed below:

- A. Primary capital components consist of:
 - 1) Equity capital
 - a. Common stock
 - b. Perpetual preferred stock
 - c. Capital surplus
 - d. Undivided profits
 - e. Contingency and other reserves
 - 2) Valuation reserve for fee receivable.
 - 3) Minority interest in equity accounts in consolidated subsidiaries.
 - 4) Mandatory convertible debt may be counted as primary capital to the extent it does not exceed 20% of primary capital, exclusive of mandatory convertible securities.
 - 5) Net worth certificates issued pursuant to 12 USC 1823(i).
 - 6) Subtract "Goodwill" included in intangible assets from both primary capital and total capital.
- B. Secondary capital components (see Appendix A for conditions to be met):
 - 1) Mandatory convertible debt (that amount which is not included in primary capital).

- 2) Secondary capital may be included to the extent the total does not exceed 50% of primary capital.
- C. "Total Capital" means the sum of primary capital and allowable secondary capital.
 - D. This rule will apply to the following statutes:
 - (a) 11-23-109(d) refers to Equity Capital and Total Capital
 - (b) 11-23-110(2) refers to Total Capital
 - (c) 11-23-110(3) refers to Total Capital
 - (d) 11-23-110(5) refers to Total Capital
 - E. Reference: 12 USC 1823(i), which is a portion of the Federal Deposit Insurance Act, is a law enacted by the United States Congress and administered by the Federal Deposit Insurance Corporation. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

APPENDIX A TC-2

- A. Restrictions and criteria relating to capital components - mandatory convertible securities
 - 1) There are two basic types of mandatory convertible securities: "equity contract notes" - securities that obligate the holder to take common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal, and "equity commitment notes" - securities that are redeemable only with the proceeds from the sale of common or perpetual preferred stock.
 - 2) Criteria applicable to both types of mandatory convertible securities:
 - a. The securities must mature in 12 years or less.
 - b. The maximum amount of mandatory convertible securities that may be counted as primary capital is limited to 20% of primary capital, exclusive of mandatory convertible securities.
 - c. The issuer may redeem securities prior to maturity only with the proceeds from the sale of common or perpetual preferred stock of the trust company or parent.
 - d. Holders of the securities may not accelerate the payment of principal except in the event of bankruptcy, insolvency, or reorganization.
 - e. The securities must be subordinate in right of payment to all senior indebtedness of the issuer. In the event that the proceeds of the securities are reloaned to an affiliate, the loan must be subordinated to the same degree as the original issue.

- f. An issuer that intends to dedicate the proceeds of an issue of common or perpetual preferred stock to satisfy the funding requirements of an issue of mandatory convertible securities generally must make such a dedication during the quarter in which the new common or preferred stock is issued. As a general rule, if the dedication is not made within the prescribed period, then the securities issued may not at a later date be dedicated to the retirement or redemption of the mandatory convertible securities.

B. Conditions applicable to secondary capital components to qualify as capital:

- 1) A trust company's secondary capital includes limited-life preferred stock and long-term, unsecured (which in the case of trust companies, must be subordinated to deposits) debt.
- 2) The secondary components must meet the following conditions to qualify as capital:
 - a. The instrument must have an original weighted-average maturity of at least 7 years.
 - b. The instrument must be unsecured.
 - c. The instrument must clearly state on its face that it is not a deposit and not insured by a federal agency.
 - d. Trust company debt instruments must be subordinated to claims of depositors.
 - e. The aggregate amount of limited-life preferred stock and subordinate debt qualifying as capital may not exceed 50% of the amount of the trust company's primary capital.

TC-3

Adequacy of Capital [11-23-106] A trust company having adequate capital will maintain capital ratios as follows:

1. A trust company must have and maintain a minimum level of primary capital to adjusted total assets of 5 1/2% and a minimum level of total capital to adjusted total assets of 6%. The Board may lower the minimum capital requirements for trust companies not accepting customer deposits.
2. Higher than minimum capital ratios may be required for an individual company when the Banking Board believes that the company's capital is or may become inadequate in view of its circumstances. For example, higher capital ratios may be appropriate for:
 - (a) A newly chartered trust company;
 - (b) A trust company receiving special supervisory attention;
 - (c) A trust company which has or is expected to have losses resulting in capital inadequacy;
 - (d) A trust company having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
 - (e) A trust company that is growing rapidly, either internally or through acquisitions; or
 - (f) A trust company that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including

chain banking organizations, with which it has significant business relationships, including concentrations of credit.

3. A trust company's capital is inadequate if it does not meet the provisions of this Rule.
4. This rule will apply to the following statutes:
 - (a) 11-23-122(1)

TC-4

Assessments and Fees [11-23-105.5]

1. Assessments

- a. In order to cover the expenses, net of fee income of the Division of Banking for the supervision of trust companies subject to its jurisdiction, trust companies shall be assessed at least semi-annually as of June 30 and December 31.
- b. Each trust company subject to the jurisdiction of the banking board on either of the above dates shall be subject to the full assessment without proration for any reason.
- c. Assessments for all trust companies shall be determined on a consistent basis as the sum of a fee based on a fixed rate applied to total company assets contained in the reports of condition of each trust company submitted as of the above dates and a minimum assessment.
- d. There shall be a one-time assessment for the cost of automation which shall be charged to all trust companies pursuant to AD Emergency Rule #1.

2. Fees

- a. The banking board shall set fees annually by publishing a schedule of fees for services as of July 1 of each year.
- b. Such schedule shall list all services performed which are subject to a fee and the fee to be charged. In addition, the fee schedule shall list fees set by statute, if any.

3. Payment of Assessments and Fees.

- a. Assessments and fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar instrument payable to the "Treasurer, State of Colorado."
- b. The assessment and any fee relating to examinations shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.
- c. All other fees shall be paid at the time the service is rendered. Services relating to statutory application or notice is deemed to be rendered at the time of filing application or notice.

TC-5

Investment in Small Business Investment Companies

[11-23-110(2)] Shares of stock in small business investment companies organized under the Small Business Investment Act of 1958, 15 USC 661 et seq., administered by the Small Business Administration, shall be eligible for purchase by trust companies to the extent that in no event shall any trust company hold shares in an amount aggregating more than three percent of the bank's total capital.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, July 1, 1990. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

TC-6

Collateralization of Deposits (11-23-117) Each trust company accepting general and/or fiduciary deposits must provide a letter agreement to the Banking Board detailing the collateralization of said deposits. Such agreement shall include at a minimum the following provisions:

1. a) The Trust Company shall collateralize its deposits by setting aside under the control of the Trust Section of the company:
 - i) Direct obligation of the United States, or other obligations fully guaranteed by the United States as to principal and interest;
 - ii) Readily marketable securities of the classes in which Colorado banks exercising fiduciary powers are authorized or permitted to invest trust funds under the laws of the State of Colorado; or
 - iii) Other readily marketable securities that qualify as investment securities pursuant to the regulations of the Banking Board and the Colorado Trust Company Act.
 - b) The securities under the control of the Trust Section shall be subject to the terms of a written agreement between the Trust Section and the Trust Company which provides that such are held in trust by the Trust Section as collateral solely for the benefit of the depositors whose deposits are secured by such collateral.
 - c) The securities so deposited or securities substituted therefore as collateral shall be at least equal in market value to the amount of Deposits and such securities shall be priced or valued monthly.
 - d) Within 15 days after the end of each month the trust company shall submit a written report for such month to the Division of Banking, which discloses:
 - i) the amount of Deposits not insured by the Federal Deposit Insurance Corporation;
 - ii) the description of the securities collateralizing the Deposits; and
 - iii) the market value of the securities collateralizing the Deposits.
 - e) The average maturity of the securities so deposited shall not exceed two years, and without the prior approval of the Banking Board, no such security shall have a maturity of more than five years, unless the interest rate on such security adjusts to reflect changes in market conditions.
2. The provisions of the preceding paragraph shall cease to be effective as of the close of business on the business

day preceding the business day on which the Deposits of trust company are insured by the Federal Deposit Insurance Corporation, except to the extent that the trust company may be required to collateralize deposits that are not insured by the Federal Deposit Insurance Corporation.

TC-8 Dividends [11-23-116] The approval of the Banking Board shall be required if the total of all dividends declared by such trust company in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two years, less any required transfers to a fund for the retirement of any preferred stock.

TC 9 Investment Limitations [11-23-110(4)] A trust company may, for its own account, purchase Type II and Type III securities, as described in 12 CFR 1, subject to the following restrictions:

- 1) Obligations of any issuer may be purchased up to a limit of 15% of the trust company's total capital provided that the purchase is based on adequate evidence of the maker's ability to perform and
- 2) Obligations of issuers having a maturity date of less than 5 years may be purchased not to exceed 10% of the total capital provided that the purchase is based on adequate evidence of the maker's ability to perform. This limitation shall be separate from and in addition to the limitation contained in paragraph (1) of this subsection.
- 3) The limitations prescribed in (1) and/or (2) are reduced to 5% of total capital when purchase judgement is predicated on reliable estimates as described in 12 CFR 1.

Every trust company shall maintain in its files credit information adequate to demonstrate that it exercised prudence in its decision to purchase and to retain any security in its investment portfolio. Failure to maintain such information could result in the determination that the security is not a permissible trust company investment.

Reference: 12 CFR 1, issued by the Comptroller of Currency under the general authority of the national banking laws, 12 USC 1 et seq. and under specific authority contained in paragraph Seventh of 12 USC 24.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1990.

For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 303 W. Colfax, Suite 650, Denver, Colorado 80204, (303) 620-4358.

TC-10 Reports of New Executive Officers, Directors and Persons in Control [11-23-118(4)]. In addition to the provisions of 11-23-118(4) of the Trust Company Act, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of a trust company, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the trust company.

NEW TRUST COMPANY CHARTERS

<u>Charter #</u>	<u>Trust Company Name and Location</u>	<u>Date Chartered</u>
007	Sentinel Trust Company	10/26/89
008	Investment Trust Company	10/23/89
009	Heritage Trust Company	07/02/90

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 Omitted

ASSETS	8 TRUSTS 12-31-90	% TO TOTAL	5 TRUSTS 12-31-90	INCREASE(+) DECREASE(-)	% CHANGE
CASH	7,162	1.4	1,858	5,304)	285.5
SECURITIES	487,142	94.3	568,812	(81,670)	-596.5
LOANS TO EMPLOYEES	24	0.0	13	11	218.2
PREMISES AND FIXED ASSETS	3,893	0.8	3,089	804	26.0
OTHER REAL ESTATE OWNED	0	0.0	0	0	0.0
INVESTMENTS IN SUBSIDIARIES	193	0.0	165	28	17.7
INTANGIBLE ASSETS	538	0.1	2,122	(1,584)	-74.6
OTHER ASSETS	8,808	1.7	20,769	(11,961)	-57.6
TOTAL ASSETS	516,456	100.0	694,752	(178,296)	-25.7
<u>LIABILITIES</u>					
DEPOSITS	454,586	88.0	631,753	(177,167)	-28.0
MORTGAGE INDEBTEDNESS	1,308	0.3	997	311	31.2
OTHER BORROWED MONEY	108	0.0	100	8	8.0
NOTES AND DEBENTURES	0	0.0	0	0	0.0
OTHER LIABILITIES	17,571	3.4	14,365	3,206	22.3
TOTAL LIABILITIES	473,573	91.7	647,215	(173,642)	-26.8
<u>EQUITY CAPITAL</u>					
PERPETUAL PREFERRED STOCK	27	0.0	0	27	0.0
COMMON STOCK	1,734	0.3	1,202	532	44.3
SURPLUS	22,209	4.3	17,013	5,196	30.5
UNDIVIDED PROFITS	18,913	3.7	19,422	(509)	-2.6
TOTAL EQUITY CAPITAL	42,883	8.3	37,637	5,246	13.9
TOTAL LIABILITIES & EQUITY CAPITAL	516,456	100.0	684,852	(168,396)	-24.6
TOTAL TRUST ASSETS	8,723,618		7,008,117	1,715,501	24.5
FIDUCIARY FUNDS	384,561		6,668	377,893	5667.3
NUMBER OF TRUST ACCOUNTS	647		193,069	(192,422)	-99.7
AMOUNT OF BOND ISSUES OUTSTANDING	0	0.0	0	0	0.0

OFFICERS

Monte T. House, President/CEO/Treasurer; Robert R. Woodworth, Vice President/
Secretary; Elizabeth Mahoney, Gail Strobel, Vice Presidents;

DIRECTORS

Monte T. House, Robert R. Woodworth, Samuel Butler III

.000 Omitted

December 31, 1990

Assets

Cash	28
Securities	11
Loans to Employees	8
Premises and Fixed Assets	578
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	40
Total Assets	915

Liabilities

Deposits	0
Mortgage Indebtedness	449
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	276
Total Liabilities	725

Equity Capital

Perpetual Preferred Stock	0
Common Stock	50
Surplus	60
Undivided Profits	80
Total Equity Capital	190
Total Liabilities and Equity Capital	915
Total Trust Assets	240,871
Fiduciary Funds	7,103
Number of Trust Accounts	7
Amount of Bond Issues Outstanding	0

OFFICERS

Kenneth R. Jensen, Chairman of the Board; Gordon G. Rockafellow, President;
Jacqueline K. Freudenstein, Senior Vice-President; Daniel R. Bartlett,
Treasurer/Secretary/ Controller; Rahe H. Von Hoene, Vice-President/Trust
Officer

DIRECTORS

Kenneth R. Jensen, Jacqueline K. Freudenstein, Mary L. Mohr,
Gordon G. Rockafellow, Daniel R. Bartlet

.000 Omitted

December 31, 1990

Assets

Cash	260
Securities	411,893
Loans to Employees	2
Premises and Fixed Assets	1,906
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	508
Other Assets	1,431
Total Assets	421,032

Liabilities

Deposits	392,009
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	2,356
Total Liabilities	394,365

Equity Capital

Perpetual Preferred Stock	0
Common Stock	202
Surplus	18,367
Undivided Profits	8,098
Total Equity Capital	26,667
Total Liabilities and Equity Capital	421,032
Total Trust Assets	3,647,170
Fiduciary Funds	0
Number of Trust Accounts	194
Amount of Bond Issues Outstanding	0

OFFICERS

W. Peterson Nelson, Chairman of the Board; Rahe H. von Hone, President;
Linda Tanabe Heifets, Vice President

DIRECTORS

W. Peterson Nelson, Rahe H. von Hone, Linda Tanabe Heifets

.000 Omitted

December 31, 1990

Assets

Cash	266
Securities	0
Loans to Employees	0
Premises and Fixed Assets	6
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	0
Total Assets	358

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	97
Total Liabilities	97

Equity Capital

Perpetual Preferred Stock	0
Common Stock	25
Surplus	225
Undivided Profits	11
Total Equity Capital	261
Total Liabilities and Equity Capital	358
Total Trust Assets	143,167
Fiduciary Funds	0
Number of Trust Accounts	226
Amount of Bond Issues Outstanding	0

OFFICERS

C. Henry Roath, Chairman of the Board; Robert H. Beriault, President/CEO;
Ruth R. Roberts, Sr. Vice-President, John H. Roath, Joan K. Main, Mary F.
Malcom, Burt G. Mariarcher, Vice-Presidents

DIRECTORS

Robert H. Beriault, Jay W. Enyart, C. Henry Roath, Chester Winter, Jeffrey W.
Ross

.000 Omitted

December 31, 1990

Assets

Cash	(577)
Securities	66,448
Loans to Employees	14
Premises and Fixed Assets	610
Other Real Estate Owned	0
Investments in Subsidiaries	193
Intangible Assets	0
Other Assets	786
Total Assets	68,052

Liabilities

Deposits	62,577
Mortgage Indebtedness	282
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	803
Total Liabilities	63,662

Equity Capital

Perpetual Preferred Stock	27
Common Stock	229
Surplus	2,661
Undivided Profits	1,473
Total Equity Capital	4,390
Total Liabilities and Equity Capital	68,052
Total Trust Assets	1,001,790
Fiduciary Funds	0
Number of Trust Accounts	13
Amount of Bond Issues Outstanding	0

OFFICERS

John M. Butler, President; Dan J. Hesser, Robert Dalton Sim, Executive Vice Presidents; Ronald L. Grooms, Roger D. Maurer, Kenneth J. Ruder, Gerald Hayes Scriver, Sr. Vice Presidents; Glen Alan Payne, Vice President

DIRECTORS

John M. Butler, Dan J. Hesser, Robert Dalton Sim, Charles William Brady,

.000 Omitted

December 31, 1990

Assets

Cash	1,551
Securities	163
Loans to Employees	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	7
Total Assets	2,205

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	1,077
Total Liabilities	1,077

Equity Capital

Perpetual Preferred Stock	0
Common Stock	250
Surplus	372
Undivided Profits	506
Total Equity Capital	1,128
Total Liabilities and Equity Capital	2,205
Total Trust Assets	615
Fiduciary Funds	0
Number of Trust Accounts	58
Amount of Bond Issues Outstanding	0

Resources Trust Company
Englewood, Colorado

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Executive Vice-President;
Lyn Shaw, Gregory D. Heffington, Senior Vice-Presidents; Kenneth R. Lyon,
Chief Financial Officer; Pamela King, Sarah B. Nisler, Vice Presidents

DIRECTORS

Matthew E. Autterson, Peter A. Harbeck, Gerard M. Lavin, Burton A. Smead, Jr.
Norman J. Mtecalfe, Jay S. Wintrob

.000 Omitted

December 31, 1990

Assets

Cash	\$	5,346
Securities		8,376
Loans to Employees		0
Premises and Fixed Assets		736
Other Real Estate Owned		0
Investments in Subsidiaries		0
Intangible Assets		0
Other Assets		6,490
Total Assets		23,175

Liabilities

Deposits		0
Mortgage Indebtedness		571
Other Borrowed Money		0
Notes and Debentures		0
Other Liabilities		12,866
Total Liabilities		13,437

Equity Capital

Perpetual Preferred Stock		0
Common Stock		700
Surplus		175
Undivided Profits		8,863
Total Equity Capital		9,738
Total Liabilities and Equity Capital		23,175
Total Trust Assets		3,655,035
Fiduciary Funds		377,458
Number of Trust Accounts		149
Amount of Bond Issues Outstanding		0

Heritage Trust Company
Grand Junction, Colorado

OFFICERS

Larry L. Heiserman, President; Richard Gavigan, Darrel Mattivi, Vice Presidents

DIRECTORS

Charles Shear, Larry L. Heiserman, Bernard A. Buescher, JD, Geno
Saccomanno, M.D., Terrance Farina, JD, William R. Patterson, M.D.

.000 Omitted

December 31, 1990

Assets

Cash	5
Securities	251
Loans to Employees	0
Premises and Fixed Assets	57
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	4
Total Assets	348

Liabilities

Deposits	0
Mortgage Indebtedness	6
Other Borrowed Money	108
Notes and Debentures	0
Other Liabilities	22
Total Liabilities	136

Equity Capital

Perpetual Preferred Stock	0
Common Stock	3
Surplus	327
Undivided Profits	(118)
Total Equity Capital	212
Total Liabilities and Equity Capital	348
Total Trust Assets	34,970
Fiduciary Funds	0
Number of Trust Accounts	0
Amount of Bond Issues Outstanding	0

Sentinel Trust Company
Lakewood, Colorado

OFFICERS

John H. Streicker, President; Michael J. Kenny, Nicholas L. Verano, Vice Presidents

DIRECTORS

Michael J. Kenny, Elizabeth Longo, John H. Streicker

.000 Omitted

December 31, 1990

Assets

Cash	283
Securities	0
Loans to Employees	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	50
Total Assets	371

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	74
Total Liabilities	74

Equity Capital

Perpetual Preferred Stock	0
Common Stock	275
Surplus	22
Undivided Profits	506
Total Equity Capital	297
Total Liabilities and Equity Capital	371
Total Trust Assets	481,688
Fiduciary Funds	0
Number of Trust Accounts	41
Amount of Bond Issues Outstanding	0

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